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STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Seventy-sixth Annual Report

of the

Superintendent of Banks

1983

JOHN B. OLIN

Superintendent of Banks

Salem, Oregon 97310

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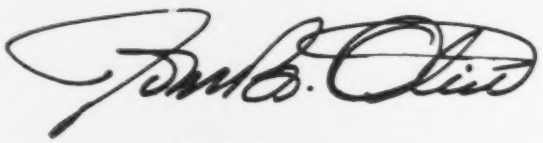
LETTER OF TRANSMITTAL

To the HONORABLE FRED W. HEARD, DIRECTOR
DEPARTMENT OF COMMERCE

DEAR DIRECTOR:

I have the honor to submit to you the Seventy-sixth Annual Report of the Banking Division, covering the year ending December 31, 1983, in compliance with the terms and provisions of ORS 706.740. Included in the report are schedules and abstracts pertaining to the operation and condition of all institutions which fall under supervision of the Banking Division.

Respectfully submitted,



John B. Olin
Superintendent of Banks

1983

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STATE OF OREGON

DEPARTMENT OF COMMERCE

BANKING DIVISION

Salem, Oregon 97310 (Tel. 378-4140)

JOHN B. OLIN
Superintendent of Banks

J. GORDON PRAKKEN
Assistant Superintendent of Banks

GERALD D. SETH
Chief Examiner

KEITH A. BOYER
Credit Union & Consumer Finance Supervisor

TECHNICAL STAFF

LOIS S. PAISLEY	Executive Secretary
MELVIN W. KNOYLE	E.D.P. Examiner
SHARLYN W. RAYMENT	Credit Union & Consumer Finance Asst.
D. RENEE KLIEWER	Programmer
JANET B. MARTIN	Programmer
MARLICE M. GEORGE	Consumer Finance & Credit Union Secretary
DONNA M. BOSCO	Bank Examination Secretary
CLAIREAN G. SMITH	Bank Examination Secretary
CORDELIA H. HAMILTON	Secretary

Review Examiners

DURRAN W. AULD
VERNE R. McKEE

Senior Bank Examiners

RICHARD H. FORSYTHE
DONALD A. PYLE

Bank Examiners

GEORGE V. BAGLEY
LAWRENCE J. BELLARTS
JOHN K. GRABOW
RONALD C. HAYS
JOSEPH D. JOHANNES
ORVILLE E. KEIFER
JOHN W. KENNEDY
JOHN M. MOECK
JOHN W. OLSON
STEVEN G. SANDERS
RICHARD E. TAYLOR
LESLIE L. THALER
ROGER J. THOMPSON
DEAN E. WAGER

Assistant Bank Examiners

EDWARD S. SIMKINS
BEVERLY A. HANSCOM
AN H. NGUYEN
GORDON NIELSSEN
RONALD I. SINES
GERALD T. SPELLMEYER

Credit Union Examiners

LORETTA M. ASA
SUSAN E. ELLIOTT

Consumer Finance Examiners

MAX A. LUCAS
W. DEANE ROBERTSON

STATE BANKING BOARD

V. E. SOLSO	Portland	Appointed July 1, 1979
JOHN SEGERSTROM	Pendleton	Appointed July 1, 1981
DORIS S. BOUNDS	Hermiston	Appointed July 1, 1982

Superintendents of Banks serving since May 25, 1907

Name	*Date of Appointment*	*Date of Resignation*
James Steel	May 25, 1907	May 15, 1910
Will Wright	May 25, 1910	December 1, 1913
S. G. Sargent	December 1, 1913	February 5, 1918
Will H. Bennett	February 11, 1918	December 31, 1920
Frank C. Bramwell	January 1, 1921	September 1, 1927
A. A. Schramm	September 1, 1927	October 1, 1935
Mark Skinner	October 1, 1935	December 1, 1939
A. A. Rogers	December 1, 1939	September 30, 1956
M. A. Case	October 1, 1956	June 30, 1958
J. F. M. Slade	July 1, 1958	June 30, 1970
Melvin Bilyeu (Acting)	July 1, 1970	November 30, 1970
John B. Olin	December 1, 1970	———

SEVENTY-SIXTH ANNUAL REPORT

STATE BANKING FUND 1983

January 1, 1983 balance		$845,697.90
RECEIPTS		
Examination fees:		
Banks and trust companies	$1,434,944.03	
Licensed lenders	72,207.00	
Credit unions	145,309.84	
Annual License fees:		
Banks and trust companies	11,534.63	
Licensed lenders	46,250.00	
Licensees under Sale of Checks Act	2,205.00	
Filing fees:		
Banks and trust companies	46,164.34	
Credit unions	110.00	
Certified copies, seal charges, miscellaneous:		
Receipts and refunds	2,168.91	
Total receipts		1,760,893.75
		$2,606,591.65
DISBURSEMENTS		
Salaries	$1,114,272.25	
Employer's contributions	359,906.61	
Traveling expense	41,985.48	
Meals and lodging	115,803.82	
Office supplies	3,437.93	
Telephone and telegraph	10,929.08	
Postage, freight and express	3,084.15	
Printing of publications	8,904.74	
Rent	34,958.46	
All other expenses	161,582.14	
Capital outlays	4,366.04	
Total disbursements		1,859,230.70
Balance in Banking Fund December 31, 1983		747,360.95
		$2,606,591.65

INCREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
Bank of Astoria, Astoria	$ 627,910	$ 753,495	February 14, 1983
Western Security Bank, Salem	1,155,000	1,212,750	March 18, 1983
Bank of Astoria, Astoria	753,495	866,520	April 4, 1983
Bank of Wallowa County, Joseph	309,030	354,490	April 14, 1983
Siuslaw Valley Bank, Florence	662,400	794,880	May 12, 1983
Columbia River Banking Company, The Dalles	200,000	307,588	May 27, 1983
Inland Empire Bank, Hermiston	414,425	456,000	June 13, 1983
South Valley State Bank, Klamath Falls	202,905	524,951	June 22, 1983
Bank of Eastern Oregon, Arlington	150,000	750,000	September 29, 1983

DECREASES IN CAPITAL STOCK

Name of Bank & Location	*From*	*To*	*Date*
First American Banking Company, Pendleton	$ 415,850	$ 404,300	January 20, 1983
South Valley State Bank, Klamath Falls	435,500	202,905	March 4, 1983
Woodburn State Bank, Woodburn	600,000	593,600	May 4, 1983
Peoples Bank, Springfield	462,499	277,500	May 12, 1983
United Bank of Oregon, Milwaukie	1,176,147	1,172,147	June 2, 1983
Bank of Myrtle Point, Myrtle Point	404,380	202,190	June 6, 1983
Stewardship Bank of Oregon, Portland	819,995	327,998	October 10, 1983
Centennial Bank, Springfield	2,000,000	750,000	December 13, 1983

BANKS CHARTERED

Name & Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Capital Stock*
Newport State Bank Newport	Aug. 9, 1982	Jan. 18, 1983	421	$1,000,000
Oregon First Bank Portland	June 25, 1931 (Oregon Mutual Savings Bank)	Aug. 5, 1983	425	$ 200,000
Great Western Bank Dallas	Jan. 7, 1983	Nov. 17, 1983	426	$ 500,000

MUTUAL SAVINGS BANK CONVERTED TO STOCK COMMERCIAL BANK

Name of Mutual Savings Bank and address	*Resultant Bank*	*Effective Date*
Oregon Mutual Savings Bank 234 S.W. Broadway Portland, Oregon 97208	Oregon First Bank 234 S.W. Broadway Portland, Oregon 97208	Aug. 5, 1983

APPLICATION FOR AUTHORITY TO ORGANIZE INTERIM BANKS

Location	*Name*	*Date of Filing*	*Applicants*	*Date Approved*
Cottage Grove	The Cottage Grove Interim Bank	Jan. 18, 1983	Alan R. Monce	Jan. 18, 1983
Rogue River	Valley of the Rogue Interim Bank	April 29, 1983	R. P. Haberman	April 29, 1983
McMinnville	Valley Community Interim Bank	May 10, 1983	F. Scott Farleigh	May 10, 1983

INTERIM BANKS CHARTERED

Name of Bank & Location	*Articles Approved*	*Charter Issued*	*Charter No.*	*Disposition*
The Cottage Grove Interim Bank, Cottage Grove	Jan. 18, 1983	Feb. 9, 1983	422	Merged with and into The Cottage Grove Bank which then became subsidiary of CG Bancorp, effective October 1, 1983.
Valley of the Rogue Interim Bank, Rogue River	April 29, 1983	June 3, 1983	423	To merge with and into Valley of the Rogue Bank which bank will then become a subsidiary of VRB Bancorp.
Valley Community Interim Bank, McMinnville	May 10, 1983	July 27, 1983	424	To merge with and into Valley Community Bank which bank will then become a subsidiary of Valley Community Bancorp.

Provisional Charters are issued to Interim Banks which are used for purpose of merger, and the charter expires one year after issuance unless extended.

PLAN OF MERGER

(PURPOSE OF BECOMING SUBSIDIARY OF BANK HOLDING COMPANY)

"Interim" & Bank	*Bank Holding Company*	*Filed*	*Fate*
Woodburn State Interim Bank Woodburn State Bank	Woodburn Bancorp 110 S. Pacific Hwy Woodburn, Oregon	Nov. 2, 1982	Effective Apr. 5, 1983
Security Interim Bank of Coos County Security Bank of Coos County	Security Bank Holding Company 503 Spruce Street Myrtle Point, Oregon	Nov. 4, 1982	Effective Apr. 1, 1983
The Cottage Grove Interim Bank The Cottage Grove Bank	CG Bancorp P.O. Box 128 Cottage Grove, Oregon	Mar. 2, 1983	Effective Oct. 1, 1983
Timber Community Interim Bank Timber Community Bank	Timber Bancorp 1701 N.W. Garden Valley Blvd. Roseburg, Oregon	Mar. 11, 1983	Effective Sep. 13, 1983
Valley of the Rogue Interim Bank Valley of the Rogue Bank	VRB Bancorp 110 Pine Street Rogue River, Oregon	Oct. 20, 1983	
Western Security Interim Bank Western Security Bank	Western Security Financial Corporation 416 State Street Salem, Oregon	Sep. 9, 1983	

BANKS DISCONTINUING BUSINESS

(Via Change of Name, Conversion, Closure, or Merger)

Name of Bank and Location	*Disposition*	*Date*
Independent Bank of Sandy, Sandy	Merged with and into Metropolitan Bank (which changed its name to UNITED BANK OF OREGON), Milwaukie, and established as Sandy Office of United Bank of Oregon.	Jan. 1, 1983
Willamette Falls State Bank, Oregon City	Merged with and into Metropolitan Bank (which changed its name to UNITED BANK OF OREGON), Milwaukie, and established as Oregon City Branch of United Bank of Oregon.	Jan. 1, 1983
Metropolitan Bank, Milwaukie	Changed its name to UNITED BANK OF OREGON.	Jan. 1, 1983
Columbia Pacific Bank & Trust Co., Portland	The Superintendent of Banks took possession of property and affairs of the bank and appointed the Federal Deposit Insurance Corporation as Receiver. Assets at day of closure were $34.4 million.	Mar. 18, 1983
Bear Creek Valley Bank, Phoenix	The Superintendent of Banks took possession of property and affairs of the bank and appointed the Federal Deposit Insurance Corporation as Receiver. Certain assets and liabilities purchased by VALLEY OF THE ROGUE BANK, Rogue River, which established Phoenix Branch of Valley of the Rogue Bank at that site. Assets for Bear Creek Valley Bank at March 18, 1983, were $13 million.	Mar. 25, 1983
Lincoln Bank, Lincoln City	Merged with and into THE OREGON BANK, Portland, and established as Lincoln City Branch of The Oregon Bank, and its branches — Oceanlake Branch, Willamina Branch, Yachats Branch, Depoe Bay Branch, Pacific City Branch, Nehalem Branch, South Beach Branch, and McMinnville Branch — established as branches of The Oregon Bank.	Apr. 29, 1983
Heritage Bank, Ashland	The Superintendent of Banks took possession of property and affairs of the bank and appointed the Federal Deposit Insurance Corporation as Receiver. Certain assets and liabilities purchased by VALLEY OF THE ROGUE BANK, Rogue River, which established Ashland Branch of Valley of the Rogue Bank at that site. Assets of Heritage Bank at March 28, 1983, were $16.7 million.	Apr. 29, 1983
Oregon State Bank, Corvallis	Merged with and into THE OREGON BANK, Portland, and established as Corvallis Branch of The Oregon Bank.	May 31, 1983
Oregon Mutual Savings Bank, Portland	Converted to stock commercial bank under name of OREGON FIRST BANK.	Aug. 5, 1983
The Deschutes Bank, Redmond	The Superintendent of Banks took possession of property and affairs of the bank and appointed the Federal Deposit Insurance Corporation as Receiver. Certain assets and liabilities were purchased by UNITED STATES NATIONAL BANK OF OREGON, Portland, and absorbed it into its Redmond Branch. Assets of the Deschutes Bank at September 28, 1983, were $10.3 million.	Oct. 7, 1983
Citizens Bank of North Bend, North Bend	Merged with and into SECURITY BANK OF COOS COUNTY, Myrtle Point, and established as North Bend Branch of Security Bank of Coos County.	Nov. 21, 1983
Southern Oregon State Bank, Grants Pass	Merged with and into THE OREGON BANK, Portland, and established as Grants Pass Branch of The Oregon Bank, and its branches—Beacon Hill Branch and Redwood Branch—established as branches of The Oregon Bank.	Dec. 5, 1983
Peoples Bank, Springfield	Merged with and into CITIZENS VALLEY BANK, Albany, and established as Springfield Branch of Citizens Valley Bank, and its branches — Coburg Office and Eugene Downtown Office — established as branches of Citizens Valley Bank.	Dec. 30, 1983

APPLICATION FOR AUTHORITY TO ESTABLISH BRANCHES

Applicant	*Office Name*	*City*	*Date Filed*	*Fate*
Farmers and Merchants Bank Forest Grove	North Plains Branch	North Plains	Mar. 14, 1983	Approved Apr. 13, 1983
Valley of the Rogue Bank Rogue River	Phoenix Branch	Phoenix	Mar. 28, 1983	Approved Mar. 28, 1983
Valley of the Rogue Bank Rogue River	Ashland Branch	Ashland	Apr. 29, 1983	Approved Apr. 29, 1983
Pacific State Bank Florence	Depoe Bay Branch	Depoe Bay	May 19, 1983	Approved June 2, 1983
Citizens Valley Bank Albany	Harrisburg Branch	Harrisburg	Aug. 11, 1983	Approved Aug. 15, 1983
Juniper Banking Company Madras	Redmond Branch	Redmond	Dec. 1, 1983	Approved Dec. 22, 1983

BRANCHES AUTHORIZED

Office Name	*Applicant*	*City*	*Certificate No.*	*Issue Date*	*Opening Date*
Sandy Office	United Bank of Oregon	Sandy	318*	Dec. 14, 1982	Jan. 1, 1983
Oregon City Office	United Bank of Oregon	Oregon City	319*	Dec. 30, 1982	Jan. 1, 1983
Mill City Office	Santiam Valley Bank	Mill City	320	Jan. 17, 1983	Jan. 20, 1983
Phoenix Branch	Valley of the Rogue Bank	Phoenix	321†	Mar. 28, 1983	Mar. 28, 1983
Lincoln City Branch	The Oregon Bank	Lincoln City	322*	April 29, 1983	April 29, 1983
Oceanlake Branch	The Oregon Bank	Lincoln City	323*	April 29, 1983	April 29, 1983
Willamina Branch	The Oregon Bank	Willamina	324*	April 29, 1983	April 29, 1983
Yachats Branch	The Oregon Bank	Yachats	325*	April 29, 1983	April 29, 1983
Depoe Bay Branch	The Oregon Bank	Depoe Bay	326*	April 29, 1983	April 29, 1983
Pacific City Branch	The Oregon Bank	Pacific City	327*	April 29, 1983	April 29, 1983
Nehalem Branch	The Oregon Bank	Nehalem	328*	April 29, 1983	April 29, 1983
South Beach Branch	The Oregon Bank	South Beach	329*	April 29, 1983	April 29, 1983
McMinnville Branch	The Oregon Bank	McMinnville	330*	April 29, 1983	April 29, 1983
Ashland Branch	Valley of the Rogue Bank	Ashland	331†	April 29, 1983	May 2, 1983
Corvallis Branch	The Oregon Bank	Corvallis	332*	May 31, 1983	May 31, 1983
Gold Beach Branch	Coast Community Bank	Gold Beach	333	June 20, 1983	June 20, 1983
Depoe Bay Branch	Pacific State Bank	Depoe Bay	334	July 18, 1983	July 21, 1983
North Bend Branch	Security Bank of Coos County	North Bend	335*	Nov. 18, 1983	Nov. 21, 1983
Grants Pass Branch	The Oregon Bank	Grants Pass	336*	Dec. 2, 1983	Dec. 5, 1983
Beacon Hill Branch	The Oregon Bank	Grants Pass	337*	Dec. 2, 1983	Dec. 5, 1983
Redwood Branch	The Oregon Bank	Grants Pass	338*	Dec. 2, 1983	Dec. 5, 1983
Harrisburg Branch	Citizens Valley Bank	Harrisburg	339	Dec. 16, 1983	Dec. 22, 1983
Springfield Branch	Citizens Valley Bank	Springfield	340*	Dec. 27, 1983	Dec. 30, 1983
Eugene Downtown Branch	Citizens Valley Bank	Eugene	341*	Dec. 27, 1983	Dec. 30, 1983
Coburg Branch	Citizens Valley Bank	Coburg	342*	Dec. 27, 1983	Dec. 30, 1983

* Branches established as a result of mergers.
† Branches established as a result of closures.

BANK BRANCHES CLOSED

Name & Location of Branch	*Parent Bank*	*Date Closed*
Milton-Freewater Branch 903 S. Main, Milton-Freewater	First American Banking Company	Feb. 28, 1983
Southeast 82nd and Division 2122 S.E. 82nd, Portland	Pacific Western Bank	Mar. 1, 1983
Columbia Boulevard Office 2107 N.E. Columbia Blvd., Portland	Columbia Pacific Bank & Trust Co.	Mar. 18, 1983
106th & Stark Branch 10540 S.W. Stark St., Portland	The Oregon Bank	Mar. 18, 1983
Vale Branch 150 Glenn Street, Vale	Western Bank	Mar. 31, 1983
Eleventh and Garfield Branch 2000 W. 11th Ave., Eugene	The Oregon Bank	Apr. 8, 1983
Broadway-Oak Branch 111 E. Broadway, Eugene	The Oregon Bank	Apr. 8, 1983
Eastmoreland Branch 4451 S.E. 28th, Portland	American State Bank	Apr. 28, 1983
3rd and Washington Branch 319 S.W. Washington, Portland	The Oregon Bank	Apr. 29, 1983
Grand & Morrison Branch 524 S.E. Morrison, Portland	The Oregon Bank	Apr. 29, 1983
Campus Office 2501 N.W. Monroe Ave., Corvallis	Citizens Bank of Corvallis	June 15, 1983
Standard Plaza Branch 1100 S.W. Sixth Ave., Portland	The Oregon Bank	Aug. 26, 1983
Fourth and Market Branch 1600 S.W. Fourth at Market, Portland	Canadian Imperial Bank of Commerce	Oct. 31, 1983
White City Branch 2420 Antelope Rd., White City	Western Bank	Nov. 4, 1983
Charleston Branch 5005 Boat Basin Dr., Charleston	Security Bank of Coos County	Nov. 21, 1983
Centre West Branch 2190 W. 11th, Eugene	Bank of the Northwest	Dec. 2, 1983
Melanie Square Branch 300 S.W. 17th, Pendleton	First American Banking Company	Dec. 16, 1983
Oregon City Office 334 Warner-Milne Rd., Oregon City	United Bank of Oregon	Dec. 16, 1983

BANK BRANCH APPLICATIONS WITHDRAWN

Name & Location of Branch	*Parent Bank*	*Date Withdrawn*
174th & Powell N.W. Corner 174th & Powell, Portland	The Oregon Bank	June 13, 1983
N.E. Stephens Branch Vic. N.E. Stephens & Stewart Parkway, Roseburg	South Umpqua State Bank	Nov. 3, 1983
Portland Branch Portland	The Toronto-Dominion Bank	Nov. 7, 1983
Seventh and Pine Street Branch 130 N. 7th Street, Klamath Falls	South Valley State Bank	Dec. 4, 1983

BANK BRANCH APPLICATION ABANDONED

Name & Location of Branch	*Parent Bank*	*Date Abandoned*
Beaverton Branch Vicinity 12000 S.W. Canyon Rd., Beaverton	Columbia Pacific Bank & Trust Company	Mar. 18, 1983

CHANGE IN NAME OR LOCATION

From	*To*	*Date*
Metropolitan Bank 15806 S.E. McLoughlin Blvd. Milwaukie, Oregon 97222	United Bank of Oregon 15806 S.E. McLoughlin Blvd. Milwaukie, Oregon 97222	Jan. 1, 1983
Bay Area Branch Security Bank of Coos County 1100 S.W. Hwy S. Coos Bay, Oregon 97420	Bunker Hill Branch Security Bank of Coos County 1100 S.W. Hwy S. Coos Bay, Oregon 97420	Jan. 1, 1983
Village Branch Lewis & Clark State Bank 25 S. State Street Lake Oswego, Oregon 97034	Downtown Lake Oswego Office Lewis & Clark State Bank 25 S. State Street Lake Oswego, Oregon 97034	Jan. 21, 1983
82nd & Monterey Branch Lewis & Clark State Bank 8305 S.E. Monterey Avenue Lake Oswego, Oregon 97034	Clackamas Center Office Lewis & Clark State Bank 8305 S.E. Monterey Avenue Lake Oswego, Oregon 97034	Jan. 21, 1983
Willamette City Branch Lewis & Clark State Bank 2000 S.W. Eighth Avenue West Linn, Oregon 97068	West Linn Office Lewis & Clark State Bank 2000 S.W. Eighth Avenue West Linn, Oregon 97068	Jan. 21, 1983
Sixth & Washington Branch Canadian Imperial Bank of Commerce 504 S.W. Sixth Ave. Portland, Oregon 97207	5th & Oak Branch Canadian Imperial Bank of Commerce 315 S.W. 5th Ave. Portland, Oregon 97207	Jan. 31, 1983
Columbia Trust Company 621 S.W. Morrison Portland, Oregon 97207	Columbia Trust Company 1301 S.W. Fifth Ave. Portland, Oregon 97207	Apr. 4, 1983
Oregon Mutual Savings Bank 234 S.W. Broadway Portland, Oregon 97208	Oregon First Bank 234 S.W. Broadway Portland, Oregon 97208	Aug. 5, 1983
Center & Church Branch The Oregon Bank 605 Center Street, N.E. Salem, Oregon 97308	Center & Church Branch The Oregon Bank 737 Center Street, N.E. Salem, Oregon 97308	Dec. 19, 1983

REGISTERED BANK HOLDING COMPANIES

Holding Company	*Location*	*Subsidiary Banks*	*Location*
BNW Bancorp	Eugene	Bank of the Northwest	Eugene
Banore Bancshares, Inc.	Woodburn	Bank of Oregon	Woodburn
CG Bancorp	Cottage Grove	The Cottage Grove Bank	Cottage Grove
Commercial Bancorp	Salem	The Commercial Bank	Salem
First Interstate Bancorp	Los Angeles	First Interstate Bank of Oregon, N.A.	Portland
Moore Financial Group, Inc.	Boise, Idaho	Oregon First Bank	Portland
Northwest Bancorp	Albany	Citizens Valley Bank	Albany
Orbanco, Inc.	Portland	The Oregon Bank	Portland
Pacwest Bancorp	Milwaukie	First National Bank of McMinnville	McMinnville
		Hood River County Bank	Hood River
		Pacific Western Bank	Milwaukie
Pioneer American BanCorporation	Pendleton	First American Banking Company	Pendleton
Security Bank Holding Company	Myrtle Point	Security Bank of Coos County	Myrtle Point
Timber Bancorp	Roseburg	Timber Community Bank	Roseburg
U.S. Bancorp	Portland	First National Bank of Oregon	Canby
		Bank of Corvallis	Corvallis
		Bank of Lake Oswego	Lake Oswego
		Pacific State Bank	Lincoln City
		Bank of Milton-Freewater	Milton-Freewater
		The Bank of Milwaukie	Milwaukie
		Newport State Bank	Newport
		United States National Bank of Oregon	Portland
United Bancorp	Roseburg	Douglas National Bank	Roseburg
Valley West Bancorp	Springfield	Centennial Bank	Springfield
West Coast Bancorp	Newport	The Bank of Newport	Newport
Woodburn Bancorp	Woodburn	Woodburn State Bank	Woodburn

FEDERAL RESERVE MEMBER BANKS

Name of Bank	*Location*
Santiam Valley Bank	Aumsville
Business Banking Corporation	Beaverton
Home Valley Bank	Cave Junction
Bank of Corvallis	Corvallis
Great Western Bank	Dallas
Oregon Pacific Banking Co.	Florence
Farmers and Merchants Bank	Forest Grove
Tri-County Banking Co.	Junction City
Bank of Lake Oswego	Lake Oswego
Pacific State Bank	Lincoln City
Valley Community Bank	McMinnville
Jefferson State Bank	Medford
Bank of Milton-Freewater	Milton-Freewater
Newberg State Bank	Newberg
Newport State Bank	Newport
Yaquina Bay Bank	Newport
The Prineville Bank	Prineville
Emerald Empire Banking Company	Springfield

NON-DEPOSIT TRUST COMPANIES

Name of Trust Company	*Location*
Capital Trust Company	Portland
Columbia Trust Company	Portland
Pacific Northwest Trust Company	Portland
Service Trust Company	Portland

BANKS AND SAVINGS & LOANS AUTHORIZED TO DO A TRUST BUSINESS

Date of Authorization	*Name of Bank or Savings & Loan and Location*
Nov. 27, 1971	Citizens Valley Bank, Albany
Sept. 16, 1968	Western Bank, Coos Bay
Oct. 7, 1969	Pacific Western Bank, Milwaukie
Sept. 9, 1982	Western Heritage Federal Savings & Loan, Pendleton
Nov. 17, 1919	The Bank of California, N.A., Portland
Aug. 19, 1927	First Interstate Bank of Oregon, N.A., Portland
June 9, 1914	~~The Oregon~~ Bank, Portland
Aug. 5, 1983	Oregon First Bank, Portland
Nov. 13, 1919	United States National Bank of Oregon, Portland
April 20, 1966	The Commercial Bank, Salem
May 13, 1924	Pioneer Trust Company, Salem

TRUST DEPARTMENT AUTHORIZED

Date of Authorization	*Name of Bank and Location*
Aug. 5, 1983	Oregon First Bank, Portland

FOREIGN BANKS AND TRUST COMPANIES AUTHORIZED TO MAKE MORTGAGE LOANS

State	*City*	*Name of Bank*
Idaho	Fruitland	Treasure Valley Bank
Washington	Seattle	Washington Mutual Savings Bank

ABSTRACT OF STATEMENTS OF TRUST RESPONSIBILITY AT CLOSE OF BUSINESS DECEMBER 31, 1983

Number Reporting—15

TRUST ASSETS

Cash on hand and due from banks	$ 39,727,287.23
Stocks, bonds and other securities	9,013,663,411.00
Notes and contracts receivable	424,781,850.99
Savings accounts	168,311,930.76
Participants interest in collective investment funds	1,897,369,342.44
Real property held in trust as asset or investment	159,216,683.34
Advances to trusts	(2,836,741.09)
Other assets	303,980,732.04
Total	$12,004,214,496.71

TRUST LIABILITIES

Court Trusts:		
(a) Cash	$ 953,012.32	
(b) Securities, etc.	199,130,517.33	200,083,529.65
Personal Trusts:		
(a) Cash	29,437,396.17	
(b) Securities, etc.	2,073,228,665.88	2,102,666,062.05
Corporate Trusts and Corporate Agencies:		
(a) Cash	10,221,304.06	
(b) Securities, etc.	2,321,859,797.26	2,332,081,101.32
Personal Agencies (Incl. Escrow, Safekeeping, etc.):		
(a) Cash	28,673,279.99	
(b) Securities (Property)	7,281,533,579.02	7,310,206,859.01
Advance Account		16,419,574.44
Other Liabilities		42,757,370.24
Total		$12,004,214,496.71

Total amount of bonds, notes and other security issues under banks' or companies' trusteeship	$ 2,178,966,340.97
Book value of securities pledged to Superintendent of Banks	$ 9,442,095.63
Book value of securities pledged to secure uninvested trust funds deposited in own bank	$ 67,073,607.69

DIRECTORY

of

Banks and Trust Companies in the State of Oregon

Under the Jurisdiction of the Banking Division,

Department of Commerce,

Together With Dates of Charters or Incorporation, and Lists of

Officers and Directors

* Banks which are subsidiaries of bank holding companies. The holding companies and their subsidiaries are listed on page 15 of this report.

Area Code for Oregon — (503)

***CITIZENS VALLEY BANK, ALBANY**
Chartered March 19, 1957; Charter No. 331
Head Office,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221

Rodney B. Tibbatts	President
W. G. Cadmus	Exec. Vice Pres.
Jack Adams	Sr. Vice Pres.
Leonard M. Roche	Vice Pres./Comptroller
William Crocker	Sr. Trust Officer/Mgr.
Larry Fromdahl	Auditor
Ronald J. Benek	Vice Pres./Loan Admin.

Albany Branch,
128 W. Third St., P.O. Box 399
Albany, Oregon 97321
Tel. 926-4221
James D. Reid — Acting Mgr.

East Albany Branch,
940 E. Pacific Blvd., P.O. Box 629
Albany, Oregon 97321
Tel. 926-4221
Barbara Haslam — Manager

South Albany Branch,
1012 - 34th S.E., P.O. Box 806
Albany, Oregon 97321
Tel. 926-4221
Enid Coonrod — Manager

Brownsville Branch,
P.O. Box 308
Brownsville, Oregon 97327
Tel. 466-5191
Geraldine Burtner — Manager

Coburg Branch,
210 E. Pearl
Coburg, Oregon 97401
Tel. 485-4944
James Wilson — Manager

Eugene Branch,
899 Pearl, P.O. Box 10328
Eugene, Oregon 97440
Tel. 485-2111
Richard Renken — Manager

Halsey Branch,
P.O. Box 288
Halsey , Oregon 97348
Tel. 369-2261
James A. Coonrod — Asst. Vice Pres./Mgr.

Harrisburg Branch,
155 N. 3rd, P.O. Box 245
Harrisburg, Oregon 97446
Tel. 995-6364
James A. Coonrod — Asst. Vice Pres./Mgr.

Independence Branch,
302 S. Main St., P.O. Box 308
Independence, Oregon 97351
Tel. 838-1466
Jim Roppe — Asst. Vice Pres./Mgr.

Jefferson Branch,
P.O. Box 300
Jefferson, Oregon 97352
Tel. 327-2223
Ronald Stith — Manager

Lebanon Branch,
P.O. Box 548
Lebanon, Oregon 97355
Tel. 258-3126
Dallas Enger — Asst. Vice Pres./Mgr.

Shedd Branch,
P.O. Box 31
Shedd, Oregon 97377
Tel. 491-3636
James A. Coonrod — Asst. Vice Pres./Mgr.

Springfield Branch,
310 N. 5th, P.O. Box 676
Springfield, Oregon 97477
Tel. 726-8424
Kent Virgin — Asst. Vice Pres./Mgr.

Sweet Home Branch,
1199 Tenth Avenue, P.O. Box 547
Sweet Home, Oregon 97386
Tel. 367-5144
Allen Taug — Acting Mgr.

Directors

Howard Hickam, Chairman	*Joe McPherson*	*Orval Thompson*
Marvin Coats	*John Mahler*	*Rodney B. Tibbatts*
Willard McLagan	*Robt. Mikkelson*	*Rodney Tripp*
	James Richards	

GREATER PACIFIC BANK, ALBANY
Chartered October 16, 1978; Charter No. 368
Head Office,
225 S.W. Washington, P.O. Box 219
Albany, Oregon 97321
Tel. 926-6090

Kenneth W. Noteboom	President & Chief Exec. Officer
William Edom	Sr. Vice Pres./Mgr.
Hal Brown	Vice President

Lebanon Branch,
75 East Grant
Lebanon, Oregon 97355
Tel. 451-4646
E. E. Eckart — Sr. Vice Pres./Mgr.

Directors

H. Dan Moore, Chairman	*Donald G. Hector*	*William S. Wilt*
William E. Colson	*J. Frank Morse*	*Donald L. Wimer*
	Kenneth W. Noteboom	

BANK OF EASTERN OREGON, ARLINGTON
Chartered February 27, 1945; Charter No. 306
Head Office,
Arlington, Oregon 97812
Tel. 454-2636

James H. Wishart	Vice Pres./Mgr.
Shirley Anderson	Asst. Vice Pres./Asst. Mgr.

Heppner Branch, Main Office
Heppner, Oregon 97836
Tel. 676-9125

G. H. Pierson	Chief Exec. Officer/Exec. Vice Pres.
Patricia Gentry	Cashier
E. George Koffler	Vice Pres./Asst. Mgr.

Ione Branch,
Ione, Oregon 97843
Tel. 422-7466

June R. Crowell	Asst. Vice Pres./Mgr.

Directors

Howard Bryant, Chairman	*William G. Jaeger*	*G. H. Pierson*
Arthur A. Allen	*R. W. Lindstrom*	*Otto Steinke*
A. David Childs	*Gene Pierce, Director Emeritus*	*Kenneth A. Walters*
L. E. Dick, Jr.		

BANK OF ASTORIA, ASTORIA
Chartered November 25, 1968; Charter No. 342
Head Office,
85 West Marine Drive, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-2228

Cheri Savage	Pres./Chief Exec. Officer
Rebecca Fergus	Cashier

Downtown Branch,
977 Commercial, P.O. Box 28
Astoria, Oregon 97103
Tel. 325-0202

Susie Piaskoski	Asst. Cashier/Mgr.

Seaside Branch,
301 Avenue A, P.O. Box 938
Seaside, Oregon 97138
Tel. 738-5528

Rhonda Tuveng	Asst. Vice Pres./Mgr.

Directors

Dan Thiel, Chairman	*Jack Kohl*	*Wm. D. Shaw*
Fred Foshaug	*Cheri Savage*	*Albert R. Sorkki*
George Fulton	*Hugh A. Seppa*	*Lawson Stevenson*

SANTIAM VALLEY BANK, AUMSVILLE
Chartered November 23, 1979; Charter No. 386
Head Office,
112 Main Street, P.O. Box 350
Aumsville, Oregon 97325
Tel. 749-1200

Robert C. Bride	Chief Exec. Officer
Elmer J. Duncan	President
Janet Cole	Cashier

Directors

Donald J. Etzel, Chairman	*Darr L. Goss*	*Mary Kirsch, Advisory Director*
Robert C. Bride	*Francis Hendricks*	*Robert Layman, Advisory Director*
Donald O. Brinlee	*Shirley Keudell*	
Elmer J. Duncan	*Wallace V. Teuscher*	

Mill City Office,
300 N.W. Santiam Blvd.
Mill City, Oregon 97360
Tel. 897-2337

Marcie Burleson	Manager

BEAVER STATE BANK, BEAVERTON
Chartered May 23, 1980; Charter No. 389
Head Office,
4200 SW. Watson Ave., P.O. Box 40
Beaverton, Oregon 97075
Tel. 643-7990

David W. Hopkins	Acting Chief Exec. Officer
Carl Hultenberg	Vice Pres./Cashier

Directors

David W. Hopkins, Chairman	*Jack Burgess*	*Charles L. Knocke*
Richard M. Bates	*Duane L. Christie*	*John A. Schnell*

BUSINESS BANKING CORPORATION, BEAVERTON
Chartered August 27, 1980; Charter No. 391
Head Office,
4875 S.W. Griffith Drive, P.O. Box 569
Beaverton, Oregon 97075
Tel. 641-2884

Gilbert E. Stuart	Chief Exec. Officer
Jack W. Rosenberg	President
Steven J. Greenberg	Exec. Vice President
John A. Linton	Sr. Vice Pres./Cashier
Richard J. Nelson	Sr. Vice President

Directors

Werner G. Nistler, Chairman	*Emerson J. Collier, M.D.*	*Donald R. Olson, M.D.*
Jose M. Calderon	*Lewis B. Hampton*	*Jack W. Rosenberg*
	Elbert Hawkins	*Gilbert E. Stuart*

BANK OF THE CASCADES, BEND
Chartered Sept. 1, 1976; Charter No. 355
Head Office,
1700 N.E. Third Street
Bend, Oregon 97701
Tel. 389-7701

Roger J. Shields	President
Patricia L. Moss	Vice Pres./Cashier
Frederick D. Arthurs	Manager

South Country Branch,
61250 S. Hwy. 97
Bend, Oregon 97702
Tel. 388-1040

Kenneth Webber	Manager

Sunriver Branch,
Sunriver Country Mall
P.O. Box 4445
Sunriver, Oregon 97702
Tel. 593-8101

Mark Stanard	Manager

Directors

L. A. Swarens, Chairman	*Gary L. Capps*	*E. E. Steinlicht*
Alden K. Briggs	*Steve M. Jackson*	*Jacob M. Wolfe*
	Roger J. Shields	

CANBY UNION BANK, CANBY
Chartered July 11, 1932; Charter No. 298
Head Office,
150 N.W. Second, P.O. Box 190
Canby, Oregon 97013
Tel. 266-1126

Dean F. Tatom	President
Janet C. Dietz	Sr. Vice President
John Fergus	Vice President/Cashier

South Center Branch,
1069 S.W. 1st Ave., P.O. Box 370
Canby, Oregon 97013
Tel. 266-6811

Directors

Dean F. Tatom, Chairman	*Janet C. Dietz*	*June Gerber*
David H. Dietz	*John E. Fergus, Jr.*	*Curtis E. Johnson*

HOME VALLEY BANK, CAVE JUNCTION
Chartered August 7, 1980; Charter No. 390
Head Office,
103 S. Kerby Avenue, P.O. Box 129
Cave Junction, Oregon 97523
Tel. 592-4663

Denver E. Huff	President
David L. Kennedy	Vice Pres./Cashier

Directors

Jerry F. Miller, Chairman	*Don F. Gibbs*	*David L. Kennedy*
Raymond L. Frost	*Denver E. Huff*	*Dr. Joseph Meyer*

CENTRAL POINT STATE BANK, CENTRAL POINT
Chartered December 17, 1976; Charter No. 356
Head Office,
475 Pine Street, P.O. Box 3457
Central Point, Oregon 97502
Tel. 664-5511

Paul W. Van Etten	Pres./Chief Exec. Officer
Patricia A. Badger	Cashier
Dean Polhemus	Vice President

Jacksonville Branch,
515 N. Front Street, P.O. Box 850
Jacksonville, Oregon 97530
Tel. 899-8991

Merrie Weaver	Manager

Directors

Dale Van Vley, Chairman	*Franklin H. Gebhard*	*LaRue Smith*
Doreen Bradshaw	*Mary K. Knox*	*Paul W. Van Etten*
	August J. Picollo	

WESTERN BANK, COOS BAY
Incorporated Dec. 3, 1904; Corporation No. 108
Head Office,
290 S. Fourth St., P.O. Box 1720
Coos Bay, Oregon 97420
Tel. 269-5171

Frank L. Servoss	Pres./Chief Exec. Officer
Andrew J. Newhouse	Corporation Secretary
Larry Hess	Sr. Vice President
Richard R. Hieb	Sr. Vice President
Cecil L. Kemp	Sr. Vice Pres./Regional Credit Administrator
Joseph W. Lance	Sr. Vice Pres./Regional Credit Administrator
Charles A. Rieb	Sr. Vice Pres./Regional Credit Administrator
Michael L. Sickels	Sr. Vice Pres./Controller
Scott A. Davidson	Vice President
Robert N. Davis	Vice Pres./Chief Auditor/ Examiner and Security Officer
Richard Finlayson	Vice President
Bruce A. Laird	Vice Pres./Marketing Director
James Long	Vice President
William C. Plese	Vice Pres./Sr. Trust Officer
Richard Vandehey	Vice President
John H. Gassoway	Vice President
Jeff McKinnon	Vice President
Kathy Newhouse	Vice President

Ashland Branch,
243 E. Main St., P.O. Box 1000
Ashland, Oregon 97520
Tel. 482-4321

Roger Cantwell	Asst. Vice Pres./Mgr.

South Ashland Branch,
2262 Ashland Street, P.O. Box 1016
Ashland, Oregon 97520
Tel. 482-8336

Jeri Reno	Manager

Baker Branch,
2245 Main, P.O. Box 747
Baker, Oregon 97814
Tel. 523-6386

James W. Cady	Asst. Vice Pres./Mgr.

Bandon Branch,
1030 Alabama, P.O. Box 39
Bandon, Oregon 97411
Tel. 347-2441

Walter F. Dodrill	Vice Pres./Manager

Bend Branch,
450 N.W. Franklin Ave., P.O. Box 1226
Bend, Oregon 97709
Tel. 382-6050

Edmund F. Payne	Vice Pres./Manager

Pilot Butte Branch,
600 N.E. Greenwood Ave., P.O. Box 670
Bend, Oregon 97709
Tel. 389-8140

Joan Karrle	Manager

South Bend Branch,
61490 S. Hwy. 97, P.O. Box 711
Bend, Oregon 97709
Tel. 388-1044
Suzanne McLain — Manager

Brookings Branch,
898 Chetco, P.O. Box W
Brookings, Oregon 97415
Tel. 469-2181
Shirlie Rainwater — Asst. Vice Pres./Mgr.

Illinois Valley Branch,
110 N. Redwood Hwy. 199, P.O. Box N
Cave Junction, Oregon 97523
Tel. 592-3126
George Riekena — Manager

Clatskanie Branch,
199 E. Nehalem, P.O. Box 187
Clatskanie, Oregon 97016
Tel. 728-2103
Joe D. Galarneau — Vice Pres./Manager

Coos Bay Branch,
285 S. Fourth St., P.O. Box 1055
Coos Bay, Oregon 97420
Tel. 269-9361
Tom McNeill — Vice Pres./Manager

Empire Branch,
150 S. Wall, P.O. Box 3578
Coos Bay, Oregon 97420
Tel. 888-3261
Florence Taylor — Manager

South Second Street Branch,
990 S. 2nd Street, P.O. Box 1241
Coos Bay, Oregon 97420
Tel. 269-5155

Eagle Point Branch,
133 W. Main, P.O. Box 695
Eagle Point, Oregon 97524
Tel. 826-3555
Carolyn Cole — Manager

Florence Branch,
430 Highway 101, P.O. Box 100
Florence, Oregon 97439
Tel. 997-3431
Mike McKay — Manager

Gold Beach Branch,
120 Sixth, P.O. Box 1018
Gold Beach, Oregon 97444
Tel. 247-6696
Marion J. Wilhite — Asst. Vice Pres./Mgr.

Gold Hill Branch,
501 2nd Ave., P.O. Box 157
Gold Hill, Oregon 97525
Tel. 855-1535
Carolyn Fox — Manager

Harbor Branch,
97921 Shopping Center Ave., P.O. Box 2187
Harbor, Oregon 97415
Tel. 469-5311

Klamath Falls Branch,
421 S. 7th, P.O. Box 669
Klamath Falls, Oregon 97601
Tel. 884-3114
Reginald W. Powell — Vice Pres./Manager

Shasta Plaza Branch,
2885 S. Sixth, P.O. Box 1864
Klamath Falls, Oregon 97601
Tel. 882-7704
Donna Henry — Manager

La Grande Branch,
2202 Wallowa Lake Hwy., P.O. Box 1088
La Grande, Oregon 97850
Tel. 963-7137
Robert J. Ullan — Manager

Crater Branch,
601 Crater Lake Ave., P.O. Box 1047
Medford, Oregon 97501
Tel. 776-3333
Gary Bruce — Vice Pres./Manager

Downtown Medford Branch,
101 E. 8th St., P.O. Box 4370
Medford, Oregon 97501
Tel. 776-3373
Joseph J. McAleavey — Vice Pres./Manager

South Medford Branch,
81 E. Stewart, P.O. Box 4667
Medford, Oregon 97501
Tel. 776-3366

North Bend Branch,
Pony Village, P.O. Box 587
North Bend, Oregon 97459
Tel. 756-3171
Tom Smallwood — Manager

Treasure Valley Branch,
319 S.W. 4th Avenue, P.O. Box 160
Ontario, Oregon 97914
Tel. 889-9681
Charles K. Rackleff — Vice Pres./Manager

Prineville Branch,
550 E. 3rd, P.O. Box 688
Prineville, Oregon 97754
Tel. 447-3821
H. Alan Roe — Manager

Redmond Branch,
568 S.W. 5th, P.O. Box 697
Redmond, Oregon 97756
Tel. 548-2123
Leon Brownlee — Asst. Vice Pres./Mgr.

St. Helens Branch,
20th & Columbia, P.O. Box 978
St. Helens, Oregon 97051
Tel. 397-0696

George E. Curtis — Manager

Scappoose Branch,
S. Columbia Highway, Drawer AB
Scappoose, Oregon 97056
Tel. 543-6353

Debra Dudley — Manager

Shady Cove Branch,
Highway 62, P.O. Box 1295
Shady Cove, Oregon 97539
Tel. 878-2288

Dorothy Bordner — Manager

Sisters Branch,
175 Main St., P.O. Box 520
Sisters, Oregon 97759
Tel. 549-2061

Virginia Rasmussen — Manager

Tillamook Branch,
2405 Third Street, P.O. Box 558
Tillamook, Oregon 97141
Tel. 842-5521

James F. Servoss — Manager

Directors

A. W. Sweet, Chairman
George V. Dugan
L. L. Felsheim
J. O. Fisher, Jr.
Lewis Krauss
Barbara McKeown
Raymond McNair
Stuart V. McQueen
Andrew J. Newhouse
Frank L. Servoss
D. H. Sweet
Frank J. Van Dyke
Wallace A. White

***BANK OF CORVALLIS, CORVALLIS**
Chartered January 13, 1982; Charter No. 409
Head Office,
2600 N.W. 9th Street, P.O. Box 1187
Corvallis, Oregon 97339
Tel. 757-2600

Michael E. Drennan — President
Douglas C. Ingalls — Vice Pres./Cashier

Directors

James Brennan
Michael E. Drennan
Stephen T. Ford
Carol J. Harman
Jean Mater
Robert D. Wilson

BENTON COUNTY BANK, CORVALLIS
Chartered August 3, 1977; Charter No. 361
Head Office,
200 S.W. Fourth St., P.O. Box 315
Corvallis, Oregon 97333
Tel. 757-8508

Marvin E. McDonald — President
Joe A. Malcom — Vice Pres./Cashier
Gerald Stauber — Vice President
C. R. Logan — Vice Pres./Sr. Loan Officer

Directors

Harold Benson, Chairman
Peter L. Barnhisel
Eric R. Blackledge
Vernon L. Bowlby
Marvin E. McDonald
Mario D. Pastega
Wilmer H. Post

CITIZENS BANK OF CORVALLIS, CORVALLIS
Chartered October 1, 1957; Charter No. 333
Administrative,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Harris E. Rosendahl — Pres./Chief Exec. Officer
Ray L. Stephenson — Exec. Vice Pres./Cashier

Main Office,
275 S.W. Third Street, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Daniel E. Wybenga — Vice Pres./Manager
Richard L. McClain — Vice Pres./Asst. Mgr.

Circle Boulevard Office,
978 N.W. Circle Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Richard W. Hughes — Vice Pres./Manager

University Office,
855 N.W. Kings Boulevard, P.O. Box 30
Corvallis, Oregon 97339
Tel. 752-5161

Sharon L. Simpson — Asst. Vice Pres./Mgr.

Philomath Office,
1224 Main Street, P.O. Box 29
Philomath, Oregon 97370
Tel. 929-3228

Alex Linklater — Asst. Vice Pres./Mgr.

Directors

Robert C. Wilson, Chairman
W. Whitney Ball
James Eickelberg
Larry C. Hunter
Harris E. Rosendahl
Gene N. Thompson
Rosetta C. Venell
Donald E. Johnson, Emeritus
John D. Thomas, Emeritus
Carl J. Weltzin, Emeritus
G. Burton Wood, Emeritus

***THE COTTAGE GROVE BANK, COTTAGE GROVE**
Chartered July 6, 1978; Charter No. 364
Head Office,
625 E. Gibbs Ave., P.O. Box 128
Cottage Grove, Oregon 97424
Tel. 942-9121

Alan R. Monce — President
Richard W. Morss — Vice President
Linda Hunter — Asst. Vice Pres./Cashier

Directors

Dr. James Gant, Chairman
Leonard B. Betz
Lynn P. Ferrin
Dr. R. Jerome Kasher
Mrs. Jeryl Lund
Alan R. Monce
Roger S. Russell
John B. Winslow

COMMUNITY BANK OF CRESWELL, CRESWELL
Chartered January 26, 1970; Charter No. 345
Head Office,
265 E. Oregon Ave., P.O. Box 97
Creswell, Oregon 97426
Tel. 895-4511

LeRoy A. Hansen	Pres./Chief Exec. Officer
Patti G. Hansen	Cashier
Lynn A. Hufstader	Vice President

Directors

Robert F. Marquess, Chairman	*LeRoy A. Hansen*	*Henry O. Honer*
Ronald Dersham	*Ronald L. Hanson*	*Calvin C. Taylor*

BANK OF WILLAMETTE VALLEY, DALLAS
Chartered September 15, 1967; Charter No. 340
Head Office,
636 Main Street, P.O. Box 87
Dallas, Oregon 97338
Tel. 623-8311

Lloyd A. Penner	President
Richard C. Kindwall	Exec. Vice President
Darrell C. Simcoe	Cashier

Directors

Alvin J. Adolf	*W. H. Harland*	*Lloyd A. Penner*
John P. Bollman	*R. C. Kindwall*	*Marvin J. Weiser*
E. A. Flaming		

GREAT WESTERN BANK, DALLAS
Chartered November 17, 1983; Charter No. 426
Head Office,
150 W. Ellendale, P.O. Box 710
Dallas, Oregon 97338
Tel. 623-9281

James D. Rupert	Pres./Chief Exec. Officer
Claire Keller	Cashier

Directors

Thomas J. Newton, Chairman	*Arthur D. Johnson*	*James D. Rupert*
Don Bodine	*Andrew Lalack, Jr.*	*Evelyn C. Smith*
Kenneth Gardner	*R. A. Regier*	*Ron Wilson*

FIRST STATE BANK OF ELGIN, ELGIN
Chartered April 8, 1945; Charter No. 308
Head Office,
P.O. Box 96
Elgin, Oregon 97827
Tel. 437-2161

Glenn W. Kirkeby	President
Michael L. Williams	Cashier

Wallowa Branch,
Wallowa, Oregon 97885
Tel. 886-2831

Betty Conrad	Sr. Vice Pres./Mgr.

Directors

Glenn W. Kirkeby, Chairman	*H. J. Harmon*	*Edwin J. McCoy*
Delmar J. Galloway	*John W. Lemon*	*Robert W. Wilkins*

***BANK OF THE NORTHWEST, EUGENE**
Chartered June 22, 1977; Charter No. 359
Head Office,
299 E. 11th Ave., P.O. Box 10460
Eugene, Oregon 97440
Tel. 484-7650

Gerald L. Pierpoint	Pres./Chief Exec. Officer
Richard D. Miller	Exec. Vice President
Michael G. Albrich	Vice Pres./Cashier
Robert E. Selle	Vice President

Directors

Norval J. Ritchey, Chairman	*Emmett Egbert*	*Gerald L. Pierpoint*
Donald J. Bumgarner	*Lawrence V. Hughes*	*Fay E. Rookard*
	Dan Luby	

PACIFIC CONTINENTAL BANK, EUGENE
Chartered July 24, 1972; Charter No. 347
Head Office,
630 13th Avenue E., P.O. Box 3155
Eugene, Oregon 97403
Tel. 686-8685

J. Bruce Riddle	President
John M. Gyde	Exec. Vice Pres./Mgr.
T. Dean Hansen	Vice Pres./Cashier

Directors

F. W. Holcomb, Chairman	*Donald A. Bick*	*J. Bruce Riddle*
Robert A. Ballin	*Larry G. Campbell*	*Thomas Schott*
Ward E. Beck	*Robert Holcomb*	*Ronald F. Taylor*
	Kevin G. Murphy	

OREGON PACIFIC BANKING CO., FLORENCE
Chartered December 10, 1979; Charter No. 387
Head Office,
1355 Highway 101, P.O. Box 22000
Florence, Oregon 97439
Tel. 997-7121

James L. Manderscheid	President
David W. Jackson	Sr. Vice Pres./Cashier
John Stone	Vice President

Directors

Albert J. Brauer, Chairman	*R. Gary Hoberg*	*Richard T. Kirby*
Jack R. Garrison	*Henry R. Johnson*	*James L. Manderscheid*
	Robert R. King	

SIUSLAW VALLEY BANK, FLORENCE
Chartered December 18, 1963; Charter No. 338
Head Office,
777 Highway 101, P.O. Box 280
Florence, Oregon 97439
Tel. 997-3486

Johan Mehlum	President
Don-Lee Davidson	Vice President
Lonnie Iholts	Sr. Vice Pres./Mgr.
Ann Marie Cling	Vice President
Margaret Lessor	Cashier

Cottage Grove Office,
Gateway & East Main St., P.O. Box 278
Cottage Grove, Oregon 97424
Tel. 942-3331

Bruce Webber	Vice Pres./Manager

Mapleton Office,
Highway 26, P.O. Box 96
Mapleton, Oregon 97453
Tel. 268-4462

Marilla Kessel — Manager

Pleasant Hill Office,
Highway 58, P.O. Box 639
Pleasant Hill, Oregon 97401
Tel. 726-7211

Lindsey Johnson — Manager

Directors

Johan Mehlum, Chairman	*William J. Beck*	*A. L. Ellingson*
	Don-Lee Davidson	*Wilbur C. Heath*

FARMERS AND MERCHANTS BANK, FOREST GROVE

Chartered January 1, 1981; Charter No. 395

Head Office,
3010 Pacific Avenue, P.O. Box 766
Forest Grove, Oregon 97116
Tel. 359-4495

Harold E. Andrews	Pres./Chief Exec. Officer
Greg Lee	Vice Pres./Cashier
K. C. Short	Vice Pres./Loans

Vernonia Branch,
1010 Bridge Street
Vernonia, Oregon 97064
Tel. 429-2265

Robert Agee — Vice Pres./Manager

Directors

Al Louden, Chairman	*Roy Baker*	*Wilfred Holce*
Hal Andrews	*Sam Callaway*	*Don Scott*
	Roland Duyck	

FAMILY BANK OF COMMERCE, GRANTS PASS

Chartered November 28, 1977; Charter No. 363

Head Office,
100 N.E. Midland, P.O. Box 771
Grants Pass, Oregon 97526
Tel. 476-1401

Jerry J. Leagjeld	Pres./Chief Exec. Officer
Dorian F. Corliss	Exec. Vice Pres./Cashier
William Haden	Sr. Vice Pres./Loan Administration

Directors

Philip R. Killian, Chairman	*Walter B. Holm*	*Louis F. Schultz*
Richard S. Bartle	*Andrew C. Jensen*	*Edwin C. Smith*
	Jerry J. Leagjeld	*J. Steven Welch*

MOUNT HOOD SECURITY BANK, GRESHAM

Chartered February 8, 1978; Charter No. 365

Head Office,
200 E. Powell, P.O. Box 529
Gresham, Oregon 97030
Tel. 667-6555

Bruce G. Bryant	Pres./Chief Exec. Officer
George James	Vice President
Robert A. Pingle	Vice Pres./Cashier

Twelvemile Corner Branch,
22415 S.E. Stark St.
Gresham, Oregon 97030
Tel. 661-5200

Robert L. Williams — Asst. Vice Pres./Mgr.

Directors

J. Frank Schmidt, Jr., Chairman	*Ray E. Crites*	*Gary M. Moller*
	K. Milton Erickson	*Neil A. Riegelmann*
Dean Bredenkamp	*Dean M. Macy*	*John Tragis*
Bruce G. Bryant		

COAST COMMUNITY BANK, HARBOR

Chartered November 29, 1978; Charter No. 370

Head Office,
97900 Shopping Center Ave.
P.O. Box 2746
Harbor, Oregon 97415
Tel. 469-5335

Ronald G. Smith	President
L. J. Wilson	Vice Pres./Cashier

Gold Beach Branch
420 S. Ellensburg, P.O. Box K
Gold Beach, Oregon 97444
Tel. 247-4551

Robert A. Flora — Manager

Directors

D. O. Mills, Chairman	*R. A. Nickels, M.D.*	*R. B. Van Der Linda*
S. K. Bossert	*R. G. Smith*	*J. J. Yarbrough*

COLUMBIA COMMUNITY BANK, HERMISTON

Chartered May 18, 1979; Charter No. 376

Head Office,
Highway 395, Hermiston Plaza, P.O. Box 827
Hermiston, Oregon 97838
Tel. 567-1890

Robert B. Southern	Pres./Chief Exec. Officer
Mary Wood	Vice Pres./Cashier
David J. Lawson	Vice President

Directors

R. Bruce Southern, Chairman	*Mervin Leonard*	*James M. Pippin*
	Dennis B. Logan	*Lon G. Wadekamper*

INLAND EMPIRE BANK, HERMISTON

Chartered February 16, 1948; Charter No. 314

Head Office,
101 Main Street, P.O. Box 1170
Hermiston, Oregon 97838
Tel. 567-2291

Roger S. Bounds	President
J. G. Foster, Jr.	Exec. Vice President
Doris S. Bounds	Sr. Vice President
Ernest B. Loomis	Vice Pres./Cashier
Barbara G. Smith	Vice President
William H. Wright	Vice President

Boardman Branch,
240 N. Main St., P.O. Box 230
Boardman, Oregon 97818
Tel. 481-9201

Charles M. Smith — Asst. Vice Pres./Mgr.

Stanfield Branch,
275 N. Main, P.O. Box 690
Stanfield, Oregon 97875
Tel. 449-3827

Nick Broun — Asst. Vice Pres./Mgr.

McNary Branch,
500 Willamette St.
Umatilla, Oregon 97882
Tel. 922-4859

Serena MacPherson — Branch Supervisor

Umatilla Branch
6th & G Streets, P.O. Box 611
Umatilla, Oregon 97882
Tel. 922-5522

G. Martin Davis — Asst. Vice Pres./Mgr.

Directors

Doris S. Bounds, Chairman	*L. Waid DeVore*	*John F. Walchli*
Roger S. Bounds	*J. G. Foster, Jr.*	*William H. Wright*
	Richard A. Koch, MD	

TUALATIN VALLEY BANK, HILLSBORO

Chartered July 17, 1978; Charter No. 367

Head Office,
626 S.E. Baseline, P.O. Box 219
Hillsboro, Oregon 97123
Tel. 640-2673

Ronald Bean — President
Ronald Richter — Vice Pres./Cashier
Carl G. Kelley — Vice President

Directors

Raymond Meltebeke, Chairman	*William R. Bond, Jr.*	*Leonard L. Gratteri, Sr.*
Ronald Bean	*Remi Coussens*	*Robert R. Herb*

*HOOD RIVER COUNTY BANK, HOOD RIVER

Chartered September 12, 1972; Charter No. 348

Head Office,
408 Oak St., P.O. Box 541
Hood River, Oregon 97031
Tel. 386-4600

Roy D. Lewis — President
Kurtis Osborne — Vice Pres./Cashier

Directors

William D. Pattison, Chairman	*Harley Horn*	*R. A. Najsinger*
James Atkinson	*W. David Jensen*	*James M. Struck*
	Roy D. Lewis	*R. Thomas Yasui*

BANK OF WALLOWA COUNTY, JOSEPH

Chartered May 25, 1955; Charter No. 323

Head Office,
P.O. Box X
Joseph, Oregon 97846
Tel. 432-9050

Douglas C. Lukens — President
Marshall J. Alexander — Vice Pres./Cashier
Phyllis Lovell — Vice Pres./Manager

Enterprise Branch,
300 N.W. First, P.O. Box 399
Enterprise, Oregon 97828
Tel. 426-4511

Michael J. Daggett — Asst. Cashier/Manager

Directors

D. C. Lukens, Chairman	*S. J. Farris*	*Harold Klages*
J. C. Cheatham	*Dorothy Justice*	*L. M. Ricker*
	Floyd Kennedy	*Don Swart*

TRI-COUNTY BANKING CO., JUNCTION CITY

Chartered January 22, 1979; Charter No. 374

Head Office,
955 Ivy Street
Junction City, Oregon 97448
Tel. 998-8734

H. C. Bradley, Jr. — Pres./Chief Exec. Officer
James A. Bingham — Exec. Vice Pres./Cashier
R. D. Bonfoey — Sr. Vice Pres./Mgr.

Applegate Branch,
88345 Territorial Road
Veneta, Oregon 97487
Tel. 935-4141

LaVonne Palmer — Operations Officer

Directors

Jack Gibson, Chairman	*H. C. Bradley, Jr.*	*Frank Knox*
Bert Babb	*Ivan Horning*	*Brochner Mikkelsen*
Robert D. Bonfoey	*Ralph Hull*	*Jean Nixon*

SOUTH VALLEY STATE BANK, KLAMATH FALLS

Chartered January 6, 1977; Charter No. 357

Head Office,
5215 S. Sixth Street, P.O. Box 5210
Klamath Falls, Oregon 97603
Tel. 883-3366

Allan L. Craigmiles — President
Norma Wilkins — Vice Pres./Cashier

Directors

Edward J. White, Chairman	*Allan L. Craigmiles*	*Richard L. Wendt*
	Gary Florence	*Roderick C. Wendt*

*BANK OF LAKE OSWEGO, LAKE OSWEGO

Chartered May 28, 1982; Charter No. 414

Head Office,
4155 S.W. Mercantile Drive
P.O. Box 1775
Lake Oswego, Oregon 97034
Tel. 635-9351

Alfred F. Bartsch — President
Xandra T. Gandee — Vice Pres./Cashier
Robert J. Brunmeier — Vice President

Directors

Alfred F. Bartsch	*John A. Kemp*	*Keith H. Miles*
Robert J. Brunmeier	*Carl W. Mays, Jr.*	*Charles R. Walker*
Evan N. Hale		

LEWIS & CLARK STATE BANK, LAKE OSWEGO
Chartered September 2, 1976; Charter No. 354

Administrative Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2991

Michael R. Harrington	President
Charles R. Dustin	Sr. Vice Pres./Cashier

Head Office,
16099 SW. Lower Boones Ferry Rd.
P.O. Box 1569
Lake Oswego, Oregon 97034
Tel. 635-6671

Jack Auerback	Vice Pres./Manager

Downtown Lake Oswego Office,
25 S. State Street
Lake Oswego, Oregon 97034
Tel. 635-9262

Cheryl R. Ables	Sr. Vice Pres./Mgr.

Clackamas Center Office,
8305 SE. Monterey Avenue
P.O. Box 66688
Portland, Oregon 97266
Tel. 652-2950

Susan M. Staats	Manager

West Linn Office,
2000 SW. Eighth Avenue
West Linn, Oregon 97068
Tel. 657-3260

Cheryl R. Ables	Sr. Vice Pres./Manager

Directors

Robert D. Randall, Chairman	*Jeffrey L. Grayson*	*Ronald O. Keil*
James L. Glodt	*Mike Harrington*	*Freda Lunt*
	Charles B. Harris, III	*Richard McCall*

***PACIFIC STATE BANK, LINCOLN CITY**
Chartered January 20, 1982; Charter No. 411
Head Office,
928 SW. Fifth Street, P.O. Box 250
Lincoln City, Oregon 97367
Tel. 994-9155

Steven C. Mapel	President
William A. Anderson	Vice Pres./Cashier

Depoe Bay Branch,
488 N.E. Highway 101, P.O. Box 157
Depoe Bay, Oregon 97341
Tel. 765-2347

Sandra L. McGinnis	Operations Manager

Directors

Jack Garrison	*Steven C. Mapel*	*Roger A. Sprague*
William P. Hackworth	*Victor G. Miller*	*Charles R. Walker*

JUNIPER BANKING COMPANY, MADRAS
Chartered November 30, 1978; Charter No. 381
Head Office,
810 Fourth Street, P.O. Box O
Madras, Oregon 97741
Tel. 475-7221

Errol H. Schnider	Pres./Chief Exec. Officer
Howard J. Rogers	Exec. Vice President
Gregory H. Barham	Vice President

Directors

Paul Lindgren, Chairman	*Paul N. Barnes*	*Summer C. Rodriguez*
Don Aitken	*Max Higbee*	*Errol Schnider*
	Owen Larkin	*Gordon Stewart*

VALLEY COMMUNITY BANK, McMINNVILLE
Chartered December 30, 1981; Charter No. 407
Head Office,
723 N. Baker, P.O. Box 807
McMinnville, Oregon 97128
Tel. 472-0534

Richard E. Russell	Pres./Chief Exec. Officer
Robert C. Rhoads	Vice President
Milo Foster	Cashier

Directors

Daniel O. Corrigan, Chairman	*Jules Drabkin*	*Gary A. Rueter*
Norm Bernards	*Franklin F. Ellis*	*Richard E. Russell*
Forrest C. Blodgett	*Raymond C. Kauer*	*Delford M. Smith*
Marilyn Dell	*Olen D. Porter*	*Harold B. White*
	Roba Rathkey	

JEFFERSON STATE BANK, MEDFORD
Chartered August 9, 1978; Charter No. 366
Head Office,
1320 East McAndrews Road
Medford, Oregon 97504
Tel. 773-5333

Michael B. Neyt	President
Richard D. Larson	Vice Pres./Cashier
James W. Wegs	Vice President

Stewart Avenue Branch
809 Stewart Avenue
Medford, Oregon 97501
Tel. 779-9292

Diane Geise	Asst. Cashier

Directors

John A. Duke, Chairman	*John Hilts*	*Michael B. Neyt*
D. L. (Abb) Gressett	*Robert Jacobson*	*L. John Pierce*

MEDFORD STATE BANK, MEDFORD
Chartered July 31, 1979; Charter No. 383
Head Office,
220 E. 10th Street, P.O. Box 4400
Medford, Oregon 97501
Tel. 773-6661

Cecil R. Monroe	President
Paul O. Forkner	Vice President
Robert D. Bock	Vice Pres./Cashier

Directors

James Coleman, Chairman	*Lawrence S. Horton*	*Cecil R. Monroe*
Douglas F. Gordenier	*James E. Hudson*	*Ed R. Setzler*
	Jack L. Koken	

COLONIAL BANKING COMPANY, MERLIN
Chartered December 15, 1978; Charter No. 372
Head Office,
3600 Merlin-Galice Road, P.O. Box 710
Merlin, Oregon 97532
Tel. 476-1776

Richard L. Boden	President
Clifford M. Kuhlman	Exec. Vice Pres./Cashier/Mgr.
William E. Bower	Vice President

South Grants Pass Branch
1670 Williams Highway, P.O. Box 971
Grants Pass, Oregon 97527
Tel. 479-1776

Arthur B. Mills	Vice Pres./Manager

Rogue River Branch
8991 Rogue River Highway, P.O. Box 619
Rogue River, Oregon 97537
Tel. 582-1776

Caleb L. Wade	Vice Pres./Manager

Directors

Howard C. Wagner, Chairman	*Josephine R. Hull*	*Robert T. Kirkwood*
Richard L. Boden	*Cecil L. Johnson*	*Jerry S. Lausmann*

BANK OF COMMERCE, MILTON-FREEWATER
Chartered April 26, 1945; Charter No. 307
Head Office,
13 NE. 5th Street, P.O. Box 50
Milton-Freewater, Oregon 97862
Tel. 938-5544

John L. Yantis, Jr.	Chief Exec. Officer
R. L. Tomlinson	President
Merl G. Odman	Vice Pres./Cashier

Weston Branch,
Main & Franklin Street, P.O. Box 547
Weston, Oregon 97886
Tel. 566-3512

Jonie Tyrell	Manager

Directors

John L. Yantis, Jr., Chairman	*Gilbert Olinger*	*R. L. Tomlinson*
Robert C. Brinker	*R. M. Steadman*	

***BANK OF MILTON-FREEWATER, MILTON-FREEWATER**
Chartered October 20, 1982; Charter No. 418
Head Office,
311 North Columbia
Milton-Freewater, Oregon 97862
Tel. 938-4411

James W. Crisp	President
Mark C. Johnson	Vice President
James W. Brennan	Vice President
Diane R. Morris	Cashier

Directors

James W. Crisp, Chairman	*James W. Brennan*	*Samuel K. LaFore, Jr.*
Uva Berry	*Lewis S. Key*	*Robert L. Lees*

***THE BANK OF MILWAUKIE, MILWAUKIE**
Chartered September 2, 1980; Charter No. 392
Head Office,
10400 S.E. Main
Milwaukie, Oregon 97222
Tel. 652-2560

M. G. Sinclair	President
Keith H. Miles	Vice President
Wendy C. Tanski	Cashier

Directors

Keith H. Miles, Chairman	*Alan C. Jones*	*M. G. Sinclair*
James G. Edwards	*Irving J. Leopold*	*V. George Vanbergen*
	Leslie R. Peake	

***PACIFIC WESTERN BANK, MILWAUKIE**
Incorporated Dec. 26, 1908; Corporation No. 28
Head Office,
10888 S.E. Main Street, P.O. Box 22085
Milwaukie, Oregon 97222
Tel. 653-3300

Robert W. Franz	Chief Exec. Officer
Stephen K. Foster	President
James J. Atkinson	Exec. Vice President
David A. Abts	Sr. Vice President
Hal Buttolph	Sr. Vice President
Gary W. Deems	Sr. Vice President
Walt Mulvey	Sr. Vice President
Richard Rhodes	Sr. Vice President
Terry Tracy	Sr. Vice President, Chief Fin. Officer/Asst. Sec.
Robert Bolin	Sr. Vice President
Robert Fletcher	Sr. Vice President
Robert Price	Sr. V.P. Credit Review/Auditing
Andrew Gerlicher	V.P./General Counsel
C. B. Anderson	Vice President
Gary Blanchard	Vice President
E. G. Branlund	Vice President
John Burrell III	Vice President
James Casey	Vice President
Robert Cohen	Vice President
Paul Cook	Vice President
James Davenport	Vice President
Roger Dunigan	Vice President
John Grosvenor	Vice President
Shelley Johnson	Vice President
Douglas H. Leeding	Vice President
Darrell Legband	Vice President
Tom Lowles	Vice President
Bryan McMahon	Vice President
Al Peters	Vice President
Fred Pfarrer	Vice President
Tom Sciarretta	Vice President
Ned Takasumi	Vice President
Gretchen Wishart	Vice President
Kerry Luce	Manager

Aloha Branch,
18535 S.W. Tualatin Valley Hwy.
Aloha, Oregon 97005
Tel. 642-2585

George Massinger	Manager

Farmington Mall Office,
17455 S.W. Farmington
Aloha, Oregon 97007
Tel. 649-7535
David Dey — Manager

Beaverton Branch,
4735 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-2250
Jim Mealey — Manager

Progress Plaza Branch,
8625 S.W. Scholls Ferry Rd.
Beaverton, Oregon 97005
Tel. 646-6851
Pat Smith — Manager

Westgate Office,
3785 S.W. Hall Blvd.
Beaverton, Oregon 97005
Tel. 641-3105
Naomi Laridon — Manager

Damascus Office,
19830 S.E. Hwy. 212
Clackamas, Oregon 97015
Tel. 658-3125
Annette Long — Manager

Estacada Branch,
271 S.W. Broadway, P.O. Box 219
Estacada, Oregon 97023
Tel. 630-3274
Allen Cameron — Manager

Coburg Road Branch,
1380 Coburg Road
Eugene, Oregon 97401
Tel. 484-3514
John McMeekan — Manager

18th & Chambers Branch,
1665 W. 18th Street
Eugene, Oregon 97402
Tel. 484-3521
Bea Budde — Manager

Emerald Branch,
450 Hwy. 99 N.
Eugene, Oregon 97402
Tel. 484-3566
Judy Whipkey — Manager

Eugene Main Office,
975 Oak Street, P.O. Box 1109
Eugene, Oregon 97440
Tel. 484-3475
Tony Ceniga — Manager

River Road Branch,
1980 River Road
Eugene, Oregon 97402
Tel. 484-3535
Donna Jay — Manager

30th & Hilyard Branch,
2995 Hilyard Street
Eugene, Oregon 97405
Tel. 484-3526
Ruth Anne Bucher — Manager

Gresham Mall Shopping Center Branch,
390 W. Burnside
Gresham, Oregon 97030
Tel. 666-1546
Louise Schram — Asst. Vice Pres./Mgr.

Gresham Branch,
234 N. Main Street
Gresham, Oregon 97030
Tel. 667-0444
James Casey — Vice Pres./Manager

Harrisburg Branch,
310 S. Third Street
Harrisburg, Oregon 97446
Tel. 484-3405
Malcolm Mathes — Manager

Hillsboro Branch,
350 S. First Avenue
Hillsboro, Oregon 97123
Tel. 648-0871
Andy Sichler — Asst. Vice Pres./Mgr.

Lake Oswego Office,
256 A Avenue
Lake Oswego, Oregon 97034
Tel. 635-4331
Ron Roy — Manager

Southgate Branch,
10413 S.E. 82nd Avenue
Milwaukie, Oregon 97222
Tel. 243-3690
Peggy Johansen — Manager

Willamette View Manor Office,
12705 S.E. River Road
Milwaukie, Oregon 97222
Tel. 653-3338

Oak Grove Branch,
14888 S.E. McLoughlin Blvd.
Oak Grove, Oregon 97268
Tel. 653-3344
Carol Brown — Manager

Hilltop Office,
1400 S. Molalla Avenue
Oregon City, Oregon 97045
Tel. 657-2222
Dayna Gates — Manager

Oregon City Office,
104—11th Street
Oregon City, Oregon 97045
Tel. 656-5253
Dave Schlenther — Manager

Barbur Boulevard Branch,
8420 S.W. 24th
Portland, Oregon 97219
Tel. 243-3539
Scott Hill — Manager

East Morrison Branch,
726 E. Morrison
Portland, Oregon 97214
Tel. 243-3608
Jay Mahlin — Vice Pres./Manager

Gateway Office,
10300 N.E. Weidler
Portland, Oregon 97220
Tel. 243-3631
Don Koontz — Manager

Hillsdale Branch,
6335 S.W. Capitol Hwy.
Portland, Oregon 97219
Tel. 243-3661
Ginny Foster — Manager

Lloyd Center Office,
825 N.E. Multnomah
Portland, Oregon 97232
Tel. 243-3599
Maren Montgomery — Manager

Multnomah Branch,
3515 S.W. Troy Street
Portland, Oregon 97219
Tel. 243-3677
Rose Howe — Manager

North Lombard Office,
2620 North Lombard
Portland, Oregon 97217
Tel. 243-5509
Lynda Lee — Manager

Parkside Center Office,
2020 S.W. 4th Avenue
Portland, Oregon 97201
Tel. 243-3535
Linda Hill — Manager

Portland Main Office,
1107 S.W. Broadway
Portland, Oregon 97204
Tel. 243-3671
Peter Van Vechten — Manager

St. Vincent Office
9155 Barnes Rd.
Portland, Oregon 97225
Tel. 243-3650
Dave Juden — Manager

Southwest Sixth and Alder Branch,
520 S.W. 6th
Portland, Oregon 97204
Tel. 243-3601
Rich Turner — Manager

Sunset Branch,
805 N.W. Murray Road
Portland, Oregon 97229
Tel. 646-9611
Lois Munson — Manager

200 Market Office,
200 S.W. Market Street
Portland, Oregon 97201
Tel. 243-3637
Brian Langevin — Manager

Lancaster & Market Office,
1565 Lancaster N.E.
Salem, Oregon 97301
Tel. 362-9380
Fred Pfarrer — Vice Pres./Manager

Salem Main Office,
360 Commercial N.E.
Salem, Oregon 97301
Tel. 362-9273
Fred Pfarrer — Vice Pres./Manager

Springfield Branch
725 North A Street
Springfield, Oregon 97477
Tel. 484-3531
Loann Hinderlie — Manager

Tigard Branch,
11665 S.W. Pacific Hwy.
Tigard, Oregon 97223
Tel. 639-8656
Barbara Loggins — Manager

West Lane Branch,
88140 Territorial Road
Veneta, Oregon 97487
Tel. 484-3477
Alex Pawlowski — Manager

Directors

Robert W. Franz, Chairman
James J. Atkinson
*R. W. de Weese**
D. H. Finley
Stephen K. Foster
Ted Gamble
Fred C. Gast
*J. Earl Jones**
John Kinsman
Roger Meier
Knute M. Qvale
*Milo G. Renner**
Wendell C. Sivers
Robert F. Smith
Ted Smith
William E. Tharp

** Advisory Directors*

UNITED BANK OF OREGON, MILWAUKIE
Chartered January 8, 1979; Charter No. 373
Head Office,
15806 S.E. McLoughlin Blvd., P.O. Box 68347
Milwaukie, Oregon 97222 Oak Grove, Oregon 97268
Tel. 653-2274

James A. Chester — President
Gary L. Dennison — Sr. Vice Pres./Cashier
Chuck A. Dale — Vice Pres./Manager

Sandy Office
38561 Proctor Blvd., P.O. Box 70
Sandy, Oregon 97055
Tel. 668-8030

Gary Madsen — Vice Pres./Manager

Directors

Frank A. Reynolds, Chairman	*Joyce Evans*	*Ronald V. Roderick*
James A. Chester	*Frank C. Lee*	*John Rowell*
	Donald E. Peck	*Peter Stott*

BANK OF MYRTLE POINT, MYRTLE POINT

Chartered March 31, 1972; Charter No. 346
Head Office,
320 Eighth Street, P.O. Box 607
Myrtle Point, Oregon 97458
Tel. 572-5202

Ben E. Nichols — President
Jay Lockett — Vice Pres./Cashier
Melvin E. Zumwalt — Vice President

Directors

Robert C. Haug, Chairman	*Glenn Gulstrom*	*C. Dean Mason*
Margaret Acheson	*Robert G. Hogan*	*Ben E. Nichols*
	Murl W. Laird	

*SECURITY BANK OF COOS COUNTY, MYRTLE POINT

Chartered August 29, 1919; Charter No. 251
Head Office,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2612

Sam Dement — Chairman of the Board
Chuck Brummel — President
James F. Fleck — Exec. Vice President
Ramona Evans — Vice Pres./Cashier

Bandon Branch,
11th & Hwy. 101, P.O. Box 99
Bandon, Oregon 97411
Tel. 347-2401

Bert Roberts — Asst. Vice Pres./Mgr.

Bunker Hill Branch,
1100 Hwy. 101 S., P.O. Box 1139
Coos Bay, Oregon 97420
Tel. 269-2311

Phil Nelson — Asst. Vice Pres./Mgr.

Coquille Branch,
5th & Central, P.O. Box 70
Coquille, Oregon 97423
Tel. 396-3138

Toni Poole — Asst. Vice Pres./Mgr.

Myrtle Point Branch,
503 Spruce St., P.O. Box 365
Myrtle Point, Oregon 97458
Tel. 572-2412

R. T. Green — Vice Pres./Manager

North Bend Branch,
3451 Broadway, P.O. Box 568
North Bend, Oregon 97459
Tel. 756-2011

Patricia Gant — Manager

Directors

Sam Dement, Chairman	*Jim Fleck*	*Hollis Mast*
Charles D. Brummel	*Donald Goddard*	*W. H. Petre*
Sid Chandler	*Tom Graham*	*Elton Schroeder*
	Frank Henry	*Harry A. Slack, Jr.*

NEWBERG STATE BANK, NEWBERG

Chartered March 17, 1981; Charter No. 399
Head Office,
1815 Portland Rd., P.O. Box 88
Newberg, Oregon 97132
Tel. 538-1318

William Humphreys — President
Donna Joerg — Vice Pres./Cashier

Directors

Charles C. Caffall, Chairman	*Maurice Chandler*	*Robert Hurford*
Robert L. Benham	*Bruce D. Dixon*	*Stanley D. Kern*
	William V. Humphreys	*Ben Mitchell*

*THE BANK OF NEWPORT, NEWPORT

Chartered March 4, 1925; Charter No. 284
Head Office,
506 S.W. Coast Hwy., P.O. Box 7
Newport, Oregon 97365
Tel. 265-6666
443 Highway 34, P.O. Box A
Waldport, Oregon 97394
Tel. 563-3273

Larry E. Hartsel — **Manager**

Directors

Phillip Gene Bateman, Chairman	*Dale M. Hermann*	*G. P. Parisi*
Raymond Grady	*Cheryl Martinson*	*Basil Saunders*
Beverly J. Green	*Marvin B. Noble*	*Marvin H. Uhlenhake*
	Dr. Erling Oksenholt	*Marvin R. Vernon*

*NEWPORT STATE BANK, NEWPORT

Chartered January 18, 1983; Charter No. 419
Head Office,
1049 N. Coast Highway
Newport, Oregon 97365
Tel. 265-3265

Thomas N. Johnson — President
Carolyn L. Miscoe — Cashier
James W. Brennan — Vice President

Directors

James W. Brennan	*Thomas N. Johnson*	*Keith H. Miles*
Evan N. Hale	*Carl W. Mays, Jr.*	*Charles W. Walker*

YAQUINA BAY BANK, NEWPORT

Chartered January 16, 1981; Charter No. 396
Head Office,
400 East Olive, P.O. Box 1770
Newport, Oregon 97365
Tel. 265-9422

Paul W. Shumate — President
Janet K. Kirsch — Cashier

Directors

Thomas O. Branford, Chairman	*Wilburn Hall*	*Paul W. Shumate*
John Brenneman	*Robert Jacobson*	*James Vickers*
Alan Brown	*Delmar Jepson*	*Donald H. Williams*
	Tom Luther	*Ernest Yeck, Jr.*

***FIRST AMERICAN BANKING COMPANY, PENDLETON**
Chartered March 20, 1973; Charter No. 349
Head Office,
125 S.E. Court Ave., P.O. Box 1499
Pendleton, Oregon 97801
Tel. 276-4111

Steven J. Stillmak	President
Norma J. Tullis	Vice President
Cynthia D. Kelley	Cashier

Hermiston Branch,
236 E. Newport
Hermiston, Oregon 97838
Tel. 567-7888

Charles G. Clark	Sr. Vice Pres./Mgr.

Directors

Robert R. Lamb, Chairman	*Charles G. Clark*	*E. P. Lewis*
Robert Blanc	*Charlotte Dack*	*Edward C. Miley*
Milton G. Casper	*Gary V. Hughes*	*H. W. Peterson*
Dale C. Chapman	*Merle P. Jewett*	*Raphael R. Raymon*
	Robert Levy	*Steven J. Stillmak*

AMERICAN STATE BANK, PORTLAND
Chartered July 31, 1969; Charter No. 344
Head Office,
2737 N.E. Union Avenue
Portland, Oregon 97212
Tel. 282-2216

Venerable F. Booker	President
Alan Barto	Vice Pres./Secretary
Neal A. Curry	Cashier

2nd & Yamhill Branch,
204 S.W. Yamhill Street
Portland, Oregon 97204
Tel. 241-1937

Paul Johnson	Manager

Directors

Venerable F. Booker, Chairman	*C. F. Eastabrooks*	*Curtis Williams*
	Booker T. Lewis, Jr.	*Silas Williams*

THE BANK OF NOVA SCOTIA, PORTLAND
Authorized October 16, 1978;
Certificate of Authority No. 230
Portland Branch,
56 S.W. Salmon Street
Portland, Oregon 97204
Tel. 222-4396

Bruce F. Purkis	Manager
Mrs. J. E. Jolliffe	Assistant Manager
L. W. Ritchie	Asst. Mgr./Representative

THE BANK OF TOKYO, LTD., PORTLAND
Authorized October 8, 1965; Certif. of Authority No. 75
Portland Branch,
411 S.W. Sixth Avenue
Portland, Oregon 97204
Tel. 222-3661

Kiyotaka Nakagawa	General Manager
Sadami Kubota	Deputy General Manageer
Takao Saruwatari	Manager of Acctg. and Admin. Dept.
Akio Funaki	Manager of Loan Dept.
Haruyasu Nomura	Manager of Operations Dept.
Masaru Yatabe	Manager of International Dept.

CANADIAN IMPERIAL BANK OF COMMERCE, PORTLAND
Declaration July 1, 1903; Corporation No. 179
Fifth & Oak Branch,
315 S.W. Fifth Avenue, P.O. Box 69
Portland, Oregon 97207
Tel. 242-9240

Brian D. G. Jones	Manager
J. Wyatt	Operations Officer

Beaverton Branch,
3425 Cedar Hills Blvd.
Beaverton, Oregon 97005
Tel. 242-9292

Deryck Wager	Manager
C. Lindholm	Accountant

Lloyd Center Branch,
905 N.E. Halsey, P.O. Box 12025
Portland, Oregon 97212
Tel. 287-8511

J. F. Wharton	Manager
C. R. Finney	Accountant

CAPITAL TRUST COMPANY, PORTLAND
Authorized November 30, 1906
Head Office,
2300 S.W. First Avenue
Portland, Oregon 97201
Tel. 241-1260

Ralph C. Rittenour, Jr.	President/Trust Officer
Carol A. Ream	Vice Pres./Trust Officer
Carol Dey Hibbs	Secretary

Directors

Ralph C. Rittenour, Jr.	*Jeffrey L. Grayson*	*Charles J. Swindells*

COLUMBIA TRUST COMPANY, PORTLAND
Authorized June 30, 1980
Head Office,
1301 S.W. Fifth Ave., P.O. Box 1350
Portland, Oregon 97207
Tel. 222-3600

James F. Rippey	President
Albert D. Corrado	Vice Pres./Secretary
Terry L. Chambers	Vice President
Wayne R. Ericksen	Vice President
Alan J. Folkman	Vice President
George L. Hanseth	Vice President
John A. Kemp	Vice President
Michael W. Powers	Vice President
Thomas L. Thomsen	Vice President
Lawrence S. Viehl	Vice President
Steven D. McShatko	Cashier

Directors

J. Jerry Inskeep, Jr., Chairman	*Albert D. Corrado*	*James F. Rippey*
	Wayne R. Ericksen	

THE HONGKONG AND SHANGHAI BANKING CORPORATION, PORTLAND
Authorized Sept. 24, 1980; Cert. of Authority No. 293

Portland Branch,
300 S.W. Sixth Avenue, P.O. Box 40208
Portland, Oregon 97240
Tel. 242-1199

C. F. K. Hawkes	Vice Pres./Manager
L. J. Lewis	Administrative Officer
N. J. Gorder	Operations Officer

***THE OREGON BANK, PORTLAND**
Chartered March 21, 1958; Charter No. 335
Head Office,
1001 S.W. Fifth Avenue, P.O. Box 3066
Portland, Oregon 97208
Tel. 222-7777

Francis J. O'Connor	Chairman/Chief Exec. Officer
Norris N. Heinbuch	Vice Chairman
James H. Davis	Pres./Chief Oper. Officer
W. C. Armstrong	Exec. Vice President
John Leahy	Sr. Vice Pres./Real Estate
Richard Moffitt	Sr. Vice Pres./Dir. Personnel
Wallace W. Child	Sr. Vice President
Paul F. Oldshue	Sr. Vice President
Richard F. Radke	Sr. Vice President
Richard C. Williamson	Sr. Vice President
Inez Henneman	Vice Pres./Controller
Robert M. Magee	Vice Pres./Sr. Trust Officer
Robert Platt, III	Vice Pres./Sr. Investment Officer
Joe Waldron	Vice Pres./Auditor
Sydney Brown	Vice President
Roger Bulger	Vice President
Wally Cheyne	Vice President
John Clark	Vice President
Ronald E. Cordon	Vice President
George DeCloedt	Vice President
Michael Empey	Vice President
Tom Fuller	Vice President
Thurston Gates	Vice President
Larry Gilpin	Vice President
Michael Hale	Vice President/EDP
Robert Hand	Vice President
George Hasandras	Vice President
Dan Heimbuck	Vice President
Gordon Holman	Vice President
Albert Kennedy	Vice President
Roy Kieling	Vice President
John M. Lane	Vice President
Henry Langeland	Vice President
Alan R. Ludlow	Vice President
John McCall	Vice President
James McCullough	Vice President
Darcia Mealey	Vice President
Dennis Miller	Vice President
Robert Mitchell	Vice President
Robert Moody	Vice President
Wayne Olson	Vice President
John Petersen	Vice Pres./Gen. Counsel
Kevin T. Sheehy	Vice Pres./Secretary
Elden Stirnweis	Vice President
Paul Warr-King	Vice President
R. G. Williamson	Vice President
Roger Wills	Vice President
William E. Zurcher	Vice President

Beaverton Mall Branch,
3215 S.W. Cedar Hills Blvd., P.O. Box 708
Beaverton, Oregon 97075
Tel. 644-2104

Sandra Leis	Office Manager

Murray & Allen Branch,
14400 S.W. Allen Blvd., P.O. Box 249
Beaverton, Oregon 97005
Tel. 641-8975

Bill Hulse	Office Manager

Valley Plaza Branch,
9450 S.W. Beaverton-Hillsdale Hwy.,
P.O. Box CC
Beaverton, Oregon 97075
Tel. 222-7859

Linda Schattauer	Office Manager

Bend Branch,
1210 East 3rd Street, P.O. Box 5097
Bend, Oregon 97701
Tel. 389-3500

Nancy Anshutz	Office Manager

Cascade Locks Branch,
Columbia Gorge Center, P.O. Box 487
Cascade Locks, Oregon 97014
Tel. 374-8458

Tessie Koester	Office Manager

Corvallis Branch,
324 S.W. Third, P.O. Box 1777
Corvallis, Oregon 97339
Tel. 768-2881

Charlotte Laberee	Operations Supervisor

Dallas Branch,
791 Main Street, P.O. Box 65
Dallas, Oregon 97338
Tel. 623-8383

Marge Cutler	Office Manager

Depoe Bay Branch,
541 N.W. Hwy 101, P.O. Box 98
Depoe Bay, Oregon 97341
Tel. 765-2356

Betty-Mae Beggal	Office Manager

10th & Lincoln Branch,
275 W. 10th Ave., P.O. Box 10128
Eugene, Oregon 97440
Tel. 484-5760

Mary Jack	Office Manager

29th & Willamette Branch,
2840 Willamette, P.O. Box 5632
Eugene, Oregon 97440
Tel. 485-2580

Laureen Tracy	Office Manager

Beacon Hill Branch,
1000 N.E. "E" St., P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3322

Sharon Schmitz	Office Manager

Grants Pass Main Branch,
735 S.E. Sixth, P.O. Box 1171
Grants Pass, Oregon 97526
Tel. 474-3300

Dorothy Wolfe — Vice Pres./Mkt. Off. Manager

Redwood Branch,
1055 Redwood Avenue, P.O. Box 1171
Grants Pass, Oregon 97527
Tel. 474-3338

Mary Lee Brown — Office Manager

Gresham Branch,
1500 N.E. Division St., P.O. Box 606
Gresham, Oregon 97030
Tel. 665-5189

Shirley McDonough — Office Manager

Hillsboro Branch,
980 S.E. Oak, P.O. Box 23
Hillsboro, Oregon 97123
Tel. 640-1744

Suzanne Warnes — Office Manager

Citizens Branch,
400 4th Street, P.O. Box 130
Lake Oswego, Oregon 97034
Tel. 635-1561

Kathy Wolfe — Office Manager

Lake Grove Branch,
16209 S.W. Bryant Road, P.O. Box 1529
Lake Oswego, Oregon 97034
Tel. 635-1425

Terry Lees — Office Manager

Lebanon Branch,
2600 S. Santiam Highway, P.O. Box 308
Lebanon, Oregon 97355
Tel. 259-2631

Julie Janssen — Office Manager

Lincoln Branch,
4659 S.W. Highway 101, P.O. Box 2046
Lincoln City, Oregon 97367
Tel. 996-2191

Joanne Davidson — Office Manager

Ocean Lake Branch,
1031 N.W. Highway 101, P.O. Box 389
Lincoln City, Oregon 97367
Tel. 994-2161

Donna Brink — Office Manager

McMinnville Branch,
1650 N. Highway 99W, P.O. Box 747
McMinnville, Oregon 97128
Tel. 472-9303

Todd Caster — Market Manager
Bonita Sanderson — Bus. Dev. Officer

Downtown Branch,
222 W. Main Street, P.O. Box 1056
Medford, Oregon 97501
Tel. 772-3384

Helen Moore — Office Manager

East Medford Branch,
701 E. Jackson Street, P.O. Box 1114
Medford, Oregon 97501
Tel. 779-1385

Sue Phelps — Office Manager

Rogue Valley Branch,
1025 Court Street, P.O. Box 1460
Medford, Oregon 97501
Tel. 779-1770

Greta Hollowell — Market Office Manager

Milton-Freewater Branch,
215 N. Columbia Street, P.O. Box 27
Milton-Freewater, Oregon 97862
Tel. 938-3321

Bonnie Brown — Office Manager

Milwaukie Branch,
10501 S.E. Main, P.O. Box 22167
Milwaukie, Oregon 97222
Tel. 654-3147

Judy Gilliland — Office Manager

Rose Villa Branch,
13505 S.E. River Road
Milwaukie, Oregon 97222
Tel. 652-3000

Helen McGuire — Office Manager

Nehalem Branch,
7th & H Street, Hwy 101, P.O. Box 27
Nehalem, Oregon 97135
Tel. 368-5123

Dick Rampke — Office Manager

Oak Grove Branch,
17884 S.E. McLoughlin Blvd., P.O. Box 68385
Oak Grove, Oregon 97268
Tel. 654-0356

Lil Broms — Office Manager

Oregon City Branch,
1841 Molalla Ave., P.O. Box 311
Oregon City, Oregon 97045
Tel. 656-1681

Bonnie Fitzgerald — Office Manager

Pacific City Branch,
35230 Brooten Road, P.O. Box 249
Pacific City, Oregon 97135
Tel. 965-6868

Melba Hamilton — Office Manager

Pendleton Branch,
157 S. Main Street, P.O. Box 40
Pendleton, Oregon 97801
Tel. 276-2231

Ann Theis — Office Manager

Cedar Mill Branch,
12600 N.W. Cornell Road, P.O. Box 25182
Portland, Oregon 97225
Tel. 641-4288

Allison Harvey — Office Manager

Lloyd Center Branch,
500 N.E. Multnomah Street, P.O. Box 12087
Portland, Oregon 97212
Tel. 222-7688
Cathy Mustonen — Office Manager

Ninth & Washington Branch,
820 S.W. Washington, P.O. Box 4447
Portland, Oregon 97208
Tel. 222-7848
Marla Tichenor — Office Manager

N.W. 21st & Davis Branch,
221 N.W. 21st Avenue, P.O. Box 4184
Portland, Oregon 97208
Tel. 222-7824
Jeanine Sinnott — Office Manager

122nd & Stark Branch,
510 S.E. 122nd Avenue, P.O. Box 16477
Portland, Oregon 97216
Tel. 222-7837
Barbara Adamek — Office Manager

Parkrose Branch,
10120 N.E. Sandy Boulevard, P.O. Box 20068
Portland, Oregon 97220
Tel. 257-3404
Ruth Powell — Office Manager

Providence Branch,
510 N.E. 49th Avenue
Portland, Oregon 97213
Tel. 243-3976
Lynn Leahy — Office Manager

St. Johns Branch,
7410 North Chicago St., P.O. Box 03188
Portland, Oregon 97203
Tel. 222-7828
Donna Sessions — Office Manager

20th & Sandy Branch,
2021 N.E. Sandy Boulevard, P.O. Box 13307
Portland, Oregon 97213
Tel. 222-7868
Kathy Hill — Office Manager

Willamette Center Branch,
121 S.W. Salmon, P.O. Box 1237
Portland, Oregon 97207
Tel. 222-7773
Stephanie Schopf — Office Manager

Rainier Branch,
203 A Street, E., P.O. Box R
Rainier, Oregon 97048
Tel. 556-1971
Russ Jensen — Market Manager

Reedsport Branch,
178 N. 6th Street, P.O. Box 327
Reedsport, Oregon 97467
Tel. 271-2125
Nonnie Carlson — Office Manager

Center & Church Branch,
737 Center Street N.E., P.O. Box 2342
Salem, Oregon 97308
Tel. 581-4811
Cathy Cleveland — Office Manager

Salem Main Branch,
700 Pringle Parkway S.E., P.O. Box 2218
Salem, Oregon 97308
Tel. 399-7415
Kathy Vickery — Market Office Manager

25th & Mission Street Branch,
2505 Mission St. S.E., P.O. Box 12309
Salem, Oregon 97309
Tel. 585-0471
Sheila Siver — Office Manager

South Beach Branch,
P.O. Box 78
South Beach, Oregon 97366
Tel. 867-3434
James K. Holmes — Bus. Dev. Officer

The Dalles Branch,
115 E. Fourth Street, P.O. Box 461
The Dalles, Oregon 97058
Tel. 298-5585
Betty Wilds — Office Manager

Tigard Branch,
11999 S.W. Pacific Highway, P.O. Box 23667
Tigard, Oregon 97223
Tel. 620-2151
Rita Girard — Office Manager

Troutdale Branch,
141 S.E. Dora
Troutdale, Oregon 97060
Tel. 665-9131
Billie Bauman — Office Manager

West Linn Branch,
19181 Pacific Highway, P.O. Box 327
West Linn, Oregon 97068
Tel. 243-7188
Steve Bacon — Office Manager

Willamina Branch,
322 N.E. Main Street, P.O. Box 658
Willamina, Oregon 97396
Tel. 876-2482
Sam Wilder — Office Manager

Wilsonville Branch,
29930 S.W. Parkway Avenue, P.O. Box 279
Wilsonville, Oregon 97070
Tel. 682-2611
Julie Pearson — Office Manager

Yachats Branch,
348 Highway 101, P.O. Box 268
Yachats, Oregon 97498
Tel. 547-3133

David Stanard — Office Manager

Directors

Craig F. Courtemanche, Chairman	*Norris N. Heinbuch*	*Henry T. Swigert*
J. Richard Cooper	*David R. Hinson*	*William Swindells, Jr.*
Douglas David	*Frank Jungers*	*Ross B. Thompson*
James H. Davis	*F. J. O'Connor*	*Frederick H. Torp*
William J. Fronk	*E. P. Swain, Jr.*	*Ralph E. Williams*

***OREGON FIRST BANK, PORTLAND**
Chartered August 5, 1983; Charter No. 425
Head Office,
234 S.W. Broadway, P.O. Box 2882
Portland, Oregon 97208
Tel. 248-6612

Harry M. Emerson	Pres./Chief Exec. Officer
Gary J. Peters	Exec. Vice President
David W. Watson	Exec. Vice President
Jack H. Goetze	Exec. Vice President
William M. Meyer	Sr. Vice President
James L. Alleman	Vice President
Gary H. Weinstein	Vice President
Rolland D. Royce	Vice Pres./Comptroller
Lois Freeman	Vice President/Manager
Fred Bergemann	Vice President
Harold Carey	Vice President
Greg Pilcher	Vice President
Penny Kirk	Vice President

Beaverton Branch,
3600 S.W. Cedar Hills Blvd., P.O. Box 628, 97075
Beaverton, Oregon 97005
Tel. 646-9616

Will Sawyer — Manager

Beaverton Valley West Branch,
4650 S.W. Griffith Dr., P.O. Box 160, 97075
Beaverton, Oregon 97005
Tel. 641-5354

David A. Waldrip — Asst. Vice Pres./Mgr.

Eugene Branch,
1201 Oak Street, P.O. Box 1988, 97440
Eugene, Oregon 97401
Tel. 345-2365

Monte Griffin — Manager

Gresham Branch,
825 N.E. Hogan Rd., P.O. Box 526
Gresham, Oregon 97030
Tel. 667-6672

Frank Lesick — Operating Manager

Hillsboro Branch,
1234 W. Baseline St., P.O. Box 666
Hillsboro, Oregon 97123
Tel. 640-1602

Dean Watanabe — Manager

Mountain Park Plaza Branch,
11830 S.W. Kerr Parkway, Suite R
Lake Oswego, Oregon 97034
Tel. 245-4475

Nancy Rissberger — Manager

Milwaukie Branch,
11050 S.E. McLoughlin Blvd., P.O. Box 22365
Milwaukie, Oregon 97222
Tel. 653-0443

Terry T. Stewart — Manager

S.W. 5th & Taylor Branch,
508 S.W. Taylor, P.O. Box 311, 97207
Portland, Oregon 97204
Tel. 248-6021

Russann Brown — Manager

Ione Plaza Branch,
1717 S.W. Park
Portland, Oregon 97201
Tel. 248-6036

Cathy Johnson — Operating Manager

Lloyd Branch,
700 N.E. Multnomah Street
Portland, Oregon 97232
Tel. 248-6691

Jim L. Sergeant — Asst. Vice Pres./Mgr.

N.E. 122nd & Halsey Branch,
12141 N.E. Halsey
Portland, Oregon 97220
Tel. 248-6030

Pam Ewing — Manager

Salem Branch,
3805 Center Street, N.E.
Salem, Oregon 97301
Tel. 585-6672

Jim Hatzenbihler — Manager

Directors

Harry M. Emerson, Chairman	*Gary J. Peters*	*G. Kenneth Phillips*

PACIFIC NORTHWEST TRUST COMPANY, PORTLAND
Authorized June 24, 1981
Head Office,
101 S.W. Main Street
Suite 905
Portland, Oregon 97204
Tel. 295-6974

Leroy J. Lundy	President
Janeen S. McAninch	Vice Pres./Secretary

Directors

Leroy J. Lundy, Chairman	*Janeen S. McAninch*	*James W. Verrall*

THE ROYAL BANK OF CANADA, PORTLAND BRANCH
Authorized February 9, 1979; Certificate of Authority No. 257
Head Office,
1515 S.W. 5th, Suite 900
P.O. Box 8099
Portland, Oregon 97207
Tel. 224-2282

J. Thomson	Manager
C. Fletcher	Sr. Assistant Manager
J. F. MacDonald	Asst. Manager/Admin.

SERVICE TRUST COMPANY, PORTLAND
Authorized June 13, 1979
Head Office,
421 S.W. Sixth Avenue — Suite 1200
Portland, Oregon 97204
Tel. 224-4444

Kenneth L. Schmit	President
Guy E. Jaques, Jr.	Vice President
Harper K. Hamilton, Jr.	Vice President
Richard L. Ferreira	Cashier
Roberta E. Gilley	Secretary

Directors

Guy E. Jaques, Jr., Chairman	*Richard L. Ferreira*	*Kenneth L. Schmit*
	Harper K. Hamilton, Jr.	*James E. Thomas*

STEWARDSHIP BANK OF OREGON, PORTLAND
Chartered February 2, 1981; Charter No. 397
Head Office,
1918 N.E. 181st Ave., P.O. Box 20787
Portland, Oregon 97220
Tel. 667-1776

Richard L. Wells	President
Richard L. Krueger	Vice Pres./Cashier
Dale S. Peterson	Vice President

Directors

Daniel G. Clausen, Chairman	*Greg Hughes*	*Lynn Wallace*
	Robert Laughlin	*Richard Wells*
John Brockamp	*Robert Poole*	

THE PRINEVILLE BANK, PRINEVILLE
Chartered November 12, 1980; Charter No. 393
Head Office,
422 North Beaver
Prineville, Oregon 97754
Tel. 447-4105

R. A. Severson	President
Gerald K. Fauglid	Exec. Vice Pres./Cashier

La Pine Branch,
51366 S. Highway 97, P.O. Box 788
La Pine, Oregon 97739
Tel. 536-1746

Richard Smith	Asst. Vice Pres./Manager

Christmas Valley Branch,
Christmas Valley Road
Christmas Valley, Oregon 97638
Tel. 576-2118

Richard Smith	Asst. Vice Pres./Manager

Directors

C. R. (Bob) Matheny, Chairman	*James E. Garrett*	*Lee Rhoden*
	Walter E. Haynes	*R. A. Severson*
John F. Collins	*Elvin Johnson*	*Joseph Stahancyk*
James F. Dutchuk	*Heber Perrett*	*Walter Winitzky*

PACIFIC SECURITY BANK, REEDSPORT
Chartered May 6, 1963; Charter No. 337
Head Office,
1975 Winchester Avenue
Reedsport, Oregon 97467
Tel. 271-2176

Louis Lorenz	President
Wm. V. Humphreys	Vice President
Howard Martin	Vice President
Thomas Tymchuk	Vice President
Christy L. Schafer	Vice Pres./Cashier

Directors

Frank M. Mackenzie, Chairman	*Donald L. Gibbons*	*William Markham*
	Irving G. Johnson	*Thomas Tymchuk*
Leo J. Cary	*Louis Lorenz*	*Dudley C. Walton*
Chester Crockett		

VALLEY OF THE ROGUE BANK, ROGUE RIVER
Chartered May 27, 1968; Charter No. 341
Head Office,
110 Pine St., P.O. Box B
Rogue River, Oregon 97537
Tel. 582-3216

R. P. Haberman	President
F. L. "Les" Moore	Sr. Vice Pres./Loan Admin.
Thomas D. Anderson	Sr. Vice Pres./Cashier

Ashland Branch,
250 Pioneer St., P.O. Box 420
Ashland, Oregon 97520
Tel. 482-9611

Roger Fellows	Vice Pres./Manager

Fruitdale Branch,
P.O. Box 1970
Grants Pass, Oregon 97526
Tel. 476-1177

Larry Stewart	Vice Pres./Manager

Phoenix Branch
40000 S. Pacific Hwy., P.O. Box 420
Phoenix, Oregon 97535
Tel. 535-3333

Ron Ratisseau	Vice Pres./Manager

Talent Branch,
201 N. Pacific Hwy., P.O. Box 526
Talent, Oregon 97540
Tel. 535-3394

Robert W. Murphy	Vice Pres./Manager

Directors

Harold W. Salter, Chairman	*R. Gene Morris*	*Carleton E. Sandeen*
	Lyndel W. Newbry	*Frank M. Straus*
Branvil F. Brittsan	*Ford Patterson*	*Henry W. Turk*
R. P. Haberman		

SOUTH UMPQUA STATE BANK, ROSEBURG
Chartered October 19, 1953; Charter No. 321
Head Office,
Garden Valley Shopping Ctr., P.O. Box 1726
Roseburg, Oregon 97470
Tel. 440-3910

Ronald K. Culbertson	President
Wally Farmer	Sr. Vice President
Jerry Vaverka	Asst. Vice Pres./Mgr.
Monte L. King	Cashier

Canyonville Branch,
215 S. Main Street
Canyonville, Oregon 97417
Tel. 839-4271

Harvey D. Ringen	Vice Pres./Manager

Glendale Branch,
121 W. Pacific
Glendale, Oregon 97442
Tel. 832-2117

A. Karen Taylor	Manager

Myrtle Creek Branch,
Myrtle Creek, Oregon 97457
Tel. 863-3186

William W. West	Asst. Vice Pres./Mgr.

Directors

Milton Herbert, Chairman	*B. E. Hall*	*Mel Joy*
Ronald K. Culbertson	*LeRoy Hanna*	*Lawrence Michaels*
Allyn C. Ford	*Robert G. Hansen*	*C. J. Porter*

***TIMBER COMMUNITY BANK, ROSEBURG**
Chartered September 4, 1979; Charter No. 385
Head Office,
1701 N.W. Garden Valley Blvd.
P.O. Box 1516
Roseburg, Oregon 97470
Tel. 673-0001

Lee Van Domelen	President
Steven F. Hertel	Sr. Vice Pres./Cashier
Gene Hahn	Vice President/Loan Admin.
Lawrence Robbins	Vice President

Directors

Dave Emmett, Chairman	*Everett P. Johnson*	*Hubert E. Totman*
C. Scott Henry	*Donald B. Kruse*	*Lee Van Domelen*
	Arneta Miller	

***THE COMMERCIAL BANK, SALEM**
Chartered December 30, 1954; Charter No. 322
Head Office,
301 Church Street, NE., P.O. Box 428
Salem, Oregon 97308
Tel. 399-2900

E. George Ottum	President
J. H. Pauls	Exec. Vice Pres./Cashier
A. L. Faiman	Vice Pres./Manager
Carolyn Cobb	Vice President
Edgar B. Martin	Vice President
Forrest M. Miller	Vice President
W. C. Nelson	Vice President
Gerald J. Peters	Vice President
Patrick P. Raschko	Vice President
Delmar D. Wolf ,	Vice President
Shirley Klebaum	Auditor
Marvin C. Abeene	Vice Pres./Trust Officer
M. A. Hays	Trust Officer
Donald R. Judson	Vice President/Controller

Molalla Branch,
401 E. Main Street
Molalla, Oregon 97038
Tel. 829-2237

Douglas K. Hill	Vice Pres./Manager

Monmouth Branch,
200 E. Main Street
Monmouth, Oregon 97361
Tel. 838-0601

Hal Colvin	Asst. Vice Pres./Mgr.

Newberg Branch,
112 N. College Street
Newberg, Oregon 97132
Tel. 538-3184

Kenneth Hough	Asst. Vice Pres./Mgr.

East Motor Branch,
510 Lancaster Drive
Salem, Oregon 97309
Tel. 399-2944

Kenneth A. Camber	Asst. Vice Pres./Mgr.

Keizer Branch,
4260 River Road N.
Salem, Oregon 97303
Tel. 399-2965

Velma Tepper	Asst. Cashier

Silverlan Plaza Branch,
3966 Silverton Road N.E.
Salem, Oregon 97303
Tel. 399-3953

Kenneth Dunn	Asst. Vice Pres./Mgr.

South Salem Branch,
3305 Commercial St. S.E.
Salem, Oregon 97302
Tel. 399-2977

Shelley VanAntwerp	Asst. Cashier

West Motor Branch,
699 Wallace Road N.W.
Salem, Oregon 97304
Tel. 399-2955

Janice D. Cook	Asst. Cashier

Silverton Branch,
315 Main Street E.
Silverton, Oregon 97381
Tel. 873-5376

Dorothy Souza	Asst. Vice Pres./Mgr.

Directors

Lester D. Green, Chairman	*Robert E. Corey*	*Robert D. Morrison*
Iral D. Barrett	*Lawrence L. Enninga*	*E. George Ottum*
J. Warren Carkin	*Thomas C. Golden*	*Ralph W. Raines*
Warren W. Cooley	*William B. Loch*	*Forrest A. Weil*

PIONEER TRUST COMPANY, SALEM
Certificate issued May 13, 1924; Certificate No. 22
Head Office,
109 Commercial Street, N.E., P.O. Box 2305
Salem, Oregon 97308
Tel. 363-3136

Stuart Compton	President
W. R. Meier	Vice President
Alan C. Bennett	Vice Pres./Trust Officer

Medical Center Branch,
1190 Oak Street S.E.
Salem, Oregon 97301
Tel. 399-1083

H. W. Kimball — Asst. Vice Pres./Manager

Directors

Stuart Compton, Chairman	*Mark G. Gehlar*	*Douglas G. Raines*
Wallace H. Bonesteele	*Burch Judson*	*E. E. Smith, Jr.*
	W. R. Meier	

UNITED SAVINGS BANK, MUTUAL, SALEM

Chartered October 16, 1978; Charter No. 2

Head Office,
333 High Street N.E., P.O. Box 868
Salem, Oregon 97308
Tel. 399-5300

Maurice J. Burford	President
Marty E. Townsend	Sr. Vice President
Michael Allen	Vice Pres./Cashier
Ernest L. Dunn	Vice President
Gerald F. Pavelek	Vice President
David R. Jostad	Vice Pres./Legal Counsel
Patrick J. Wolfe	Asst. Vice Pres./Controller

Bend Branch,
Bend Plaza, P.O. Box 951
Bend, Oregon 97709
Tel. 389-2211

Lonnie Bates — Asst. Vice Pres./Manager

Redmond Branch,
617 South 6th, P.O. Box 760
Redmond, Oregon 97756
Tel. 548-4594

Rebecca A. Wright — Asst. Vice Pres./Manager

Keizer Branch,
4952 River Road N.
Salem, Oregon 97303
Tel. 399-5317

Robin R. Sexson — Asst. Vice Pres./Manager

Lancaster Mall Branch,
831 Lancaster Dr. N.E.
Salem, Oregon 97301
Tel. 399-5394

Laurie Socotch — Manager

South Salem Branch,
P.O. Box 3461
Salem, Oregon 97302
Tel. 399-5319

Joy Gulick — Manager

Woodburn Branch,
2600 Newberg Highway, P.O. Box 278
Woodburn, Oregon 97071
Tel. 982-9921

Mary Reitan — Asst. Vice Pres./Manager

Directors

Lewis B. Huff, Chairman	*Maurice J. Burford*	*Robert L. Sawtelle*
LeVern C. Bell	*Hillary J. Etzel*	*Charles E. Weeber*

WESTERN SECURITY BANK, SALEM

Chartered January 18, 1956; Charter No. 328

Head Office,
416 State Street, P.O. Box 2246
Salem, Oregon 97308
Tel. 399-2200

L. A. Van Kleeck	President
Robert E. Flamme	Exec. Vice President
S. Wade Musgraves	Sr. Vice Pres./Cashier
Nate Lowe	Sr. Vice President
Mike Rossman	Vice Pres./Manager
John R. Rundall	Vice President
Robert L. Shipley	Vice Pres./Controller

Santiam Valley Office,
609 Main Street, P.O. Box 272
Lyons, Oregon 97358
Tel. 859-2128

Tom L. Kanoff — Asst. Vice Pres./Manager

Battle Creek Office,
4545 Commercial Street S.E., P.O. Box 2309
Salem, Oregon 97308
Tel. 399-2720

John Huxford — Vice Pres./Manager

Broadway Branch,
2955 Broadway N.E., P.O. Box 2067
Salem, Oregon 97308
Tel. 399-2265

P. C. Vrontakis — Vice Pres./Manager

Candalaria Branch,
2715 Commercial St. S.E., P.O. Box 3286
Salem, Oregon 97302
Tel. 399-2245

John Huxford — Vice Pres./Manager

Lancaster Office,
750 Lancaster Dr. N.E., P.O. Box 1086
Salem, Oregon 97308
Tel. 399-2214

Gary Wallstrom — Vice Pres./Manager

West Salem Office,
1500 Edgewater N.W., P.O. Box 2165
Salem, Oregon 97308
Tel. 399-2294

Mike Rossman — Vice Pres./Manager

Cascade Office,
7760 Third Street, P.O. Box 406
Turner, Oregon 97392
Tel. 743-2113

Terry Williams — Asst. Cashier/Manager

Directors

James P. Gray, Chairman	*C. L. Grabenhorst*	*Bob L. Smith*
M. C. Boniface	*Malcolm F. Marsh*	*L. A. Van Kleeck*
	Jack H. Scott	*Jerry H. Walling*

CLACKAMAS COUNTY BANK, SANDY

Chartered January 27, 1911; Charter No. 71

Head Office,
P.O. Box 38
Sandy, Oregon 97055
Tel. 668-5501

Roberta Swan	Chief Exec. Officer
Fred L. Proctor	President
H. Rex Brittle	Sr. Vice President
Ed Storey	Cashier
Steve Simonsen	Asst. Vice Pres./Mgr.

Boring Office,
28500 S.E. Hwy. 212, P.O. Box 159
Boring, Oregon 97009
Tel. 663-3000

John Leszar	Manager

Hoodland Office,
67403 E. Hwy. #26, P.O. Box 185
Welches, Oregon 97067
Tel. 622-3131

Shirley Deneault	Manager

Directors

Fred L. Proctor	*George Morgan*	*Randy Proctor*
Chairman	*James Morgan*	*Roberta Swan*
Keith Bowman		

*CENTENNIAL BANK, SPRINGFIELD

Chartered July 13, 1977; Charter No. 360

Head Office,
1377 Mohawk Blvd., P.O. Box W
Springfield, Oregon 97477
Tel. 741-1737 (Administration)

Richard C. Williams	President
Ron R. Peery	Exec. Vice President
Gary L. Stevens	Exec. Vice President
Eric H. Hardin	Sr. Vice President
Michael J. Nysingh	Vice Pres./Cashier
W. E. Byrne	Vice President
Dennis Carlson	Vice President
Glendon G. Geil	Vice President

Valley River Branch
1141 Valley River Drive
Eugene, Oregon 97401
Tel. 683-3881

David M. Gazeley	Asst. Vice Pres./Mgr.

West 11th Branch,
3738 W. 11th Ave., P.O. Box 2549
Eugene, Oregon 97402
Tel. 687-0204

Lou Hanavan	Vice Pres./Manager

McKenzie River Branch,
39333 McKenzie Hwy., P.O. Box 55
Walterville, Oregon 97489
Tel. 726-6661

Directors

Robert S. Cochran	*William E. Fitch*	*Herb Person*
Chairman	*Cordy Jensen*	*Gary L. Reed*
Edwin Brockett	*J. Douglas McKay*	*Harry Rubenstein*
Clifton G. Christian	*Robert L. Newburn*	*Jean Tate*
Bill J. Combs	*Brian B. Obie*	*Richard C. Williams*

EMERALD EMPIRE BANKING COMPANY, SPRINGFIELD

Chartered June 12, 1979; Charter No. 378

Head Office,
5690 Main St., P.O. Box 1533
Springfield, Oregon 97477
Tel. 741-1234

Bradley F. Copeland	Pres./Chief Exec. Officer
John Mahon	Vice Pres./Cashier
Ronald J. Middleton	Asst. Vice Pres./Mgr.

Business & Professional Branch
1065 Oak Street, P.O. Box 5573
Eugene, Oregon 97401
Tel. 484-6072

Susan Hayes	Asst. Vice Pres./Mgr.

Directors

Charles N. Shepard,	*Nate Knecht*	*James Reinmuth*
Chairman	*Gary Pape*	*Bryce Weissert*
James W. Callahan	*Hubert Perkins III*	

COLUMBIA RIVER BANKING COMPANY, THE DALLES

Chartered May 19, 1977; Charter No. 358

Head Office,
316 E. Third, P.O. Box 436
The Dalles, Oregon 97058
Tel. 298-5194

Terry L. Cochran	Pres./Chief Exec. Officer
Richard J. Croghan	Vice Pres./Cashier

Directors

Robert L. R. Bailey,	*Dale D. Elliott*	*W. L. Miller*
Chairman	*William L. Hulse*	*Keith A. Mobley*
William A. Booth	*Stephen D. Martin*	*Fred Thomsen*
Terry L. Cochran		

*BANK OF OREGON, WOODBURN

Incorporated July 20, 1907; Corporation No. 2

Administrative Office,
1175 Mt. Hood Avenue, P.O. Box 606
Woodburn, Oregon 97071
Tel. 981-3411

H. P. Fielding	Interim Chief Exec. Officer/EVP
Irene Westwood	Sr. Vice Pres./Cashier
Melvin Hansen	Sr. Vice President
John Barnes	Vice President
Joan Hollingsworth	Vice President
James Schafer	Vice President
C. J. Yost	Vice President
Bonnie Serkin Pound	Vice Pres./Gen. Counsel
Barbara Weierman	Vice President

Head Office,
941 N. Pacific Hwy., P.O. Box 315
Woodburn, Oregon 97071
Tel. 981-2180

Margaret Konold	Vice Pres./Manager

Brooks Branch,
8995 Portland Road N.E., P.O. Box 9278
Brooks, Oregon 97035
Tel. 393-7272

Mary Jane Chambers	Asst. Cashier/Mgr.

Canby Branch,
200 N.W. 2nd, P.O. Box 610
Canby, Oregon 97013
Tel. 266-2727

Don Carlson — Asst. Vice Pres./Mgr.

Harrisburg Branch,
685 S. 3rd, P.O. Box 225
Harrisburg, Oregon 97446
Tel. 995-8441

Debbie Jones — Asst. Cashier/Mgr.

Hubbard Branch,
3624 Pacific Highway 99E, P.O. Box 70
Hubbard, Oregon 97032
Tel. 982-7217

Eunice Elliott — Asst. Vice Pres./Mgr.

King City Office,
15795 S.W. 116th, P.O. Box 230095
King City, Oregon 97223
Tel. 684-1183

Marie Burch — Asst. Cashier/Mgr.

North Salem Branch,
4871 Lancaster Dr. N.E., P.O. Box 7137
Salem, Oregon 97303
Tel. 393-8750

Diane Andres — Asst. Vice Pres./Mgr.

Portland Office,
811 S.W. Front Ave., P.O. Box 8338
Portland, Oregon 97207
Tel. 228-2677

William Schuster — Asst. Cashier/Mgr.

St. Paul Branch,
Second and Church Street, P.O. Box 27
St. Paul, Oregon 97137
Tel. 633-4455

Wanda Wiederrich — Asst. Cashier/Mgr.

Sherwood Branch,
1496 N. Sherwood Boulevard, P.O. Box 671
Sherwood, Oregon 97140
Tel. 625-5571

Deanne Forsyth — Asst. Cashier/Mgr.

Silverton Branch,
114 West Main Street, P.O. Box 615
Silverton, Oregon 97381
Tel. 873-6306

Shirley Mullikin — Asst. Cashier/Mgr.

Stayton Branch,
848 N. First Street, P.O. Box 280
Stayton, Oregon 97383
Tel. 769-3481

Linda Schieman — Asst. Cashier/Mgr.

Tualatin Branch,
18650 S.W. Boones Ferry Rd., P.O. Box 802
Tualatin, Oregon 97062
Tel. 692-5150

Ruth Gregory — Asst. Cashier/Mgr.

West Linn Branch,
5597 Hood Street, P.O. Box 17
West Linn, Oregon 97068
Tel. 656-1950

Shirley Strong — Asst. Vice Pres./Mgr.

Cascade Branch,
2540 Newberg Highway, P.O. Box 98
Woodburn, Oregon 97071
Tel. 981-2190

Lowell Jeffries — Vice Pres./Manager

Directors

Robert L. Withers, Chairman
Donald J. Burlingham
H. P. Fielding
Fern Foster
Robert W. Lagler
Bill L. Rose
R. V. Colby, Director Emeritus
Earl Oliver, Director Emeritus

***WOODBURN STATE BANK, WOODBURN**
Chartered July 10, 1979; Charter No. 379
Head Office,
110 S. Pacific Highway, P.O. Box 37
Woodburn, Oregon 97071
Tel. 982-2265

Lanny M. Cutsforth — Pres./Chief Exec. Officer
Lyle F. Sauvageau — Exec Vice President
Barbara A. Johnson — Sr. Vice Pres./Cashier
Edward J. Everts — Vice President

Directors

John Weisz, Jr., Chairman
Ronald B. Christofferson
Ersel Christopherson
Verl E. Cochran
Lanny Cutsforth
John F. Hamstreet

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE COMMERCIAL BANKS (INCLUDING DOMESTIC SUBSIDIARIES) AND FIVE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	ALL AMOUNTS EXPRESSED IN THOUSANDS OF DOLLARS					% of	PERCENT OF TOTAL OPERATING INCOME				
	1979	1980	1981	1982	1983	Change	1979	1980	1981	1982	1983
OPERATING INCOME:											
Interest and fees on loans	$218,823	$273,795	$356,434	$354,471	$300,694	−15.17	71.04	70.43	72.35	71.16	67.28
Interest on balances with depositories	2,623	5,523	10,411	5,042	4,846	−3.88	0.85	1.42	2.11	1.01	1.08
Income—Fed. funds sold and securities	15,655	23,735	22,935	25,831	20,044	−22.40	5.08	6.10	4.65	5.18	4.48
Interest on U.S. securities	14,884	19,218	24,813	26,695	31,545	18.16	4.83	4.94	5.03	5.35	7.05
Interest on other U.S. obligations	6,145	8,945	13,525	20,124	25,996	29.17	1.99	2.30	2.74	4.04	5.81
Interest on oblig. of state & pol. subs.	18,165	22,002	24,543	22,708	16,696	−26.47	5.89	5.65	4.98	4.55	3.73
Interest on other bonds, notes, debs.	706	523	735	2,162	1,818	−15.91	0.22	0.13	0.14	0.43	0.40
Dividends on stock	40	27	38	85	95	11.76	0.01	0.00	0.00	0.01	0.02
Income from lease financing	619	1,140	1,336	1,601	1,251	−21.86	0.20	0.29	0.27	0.32	0.27
Income from fiduciary activities	2,643	3,410	4,383	4,198	4,992	18.91	0.85	0.87	0.88	0.84	1.11
Service charges on deposit accounts	16,439	18,907	21,225	20,649	23,208	12.39	5.33	4.86	4.30	4.14	5.19
Other service charges, comm. & fees	6,738	7,003	7,318	8,640	10,236	18.47	2.18	1.80	1.48	1.73	2.29
Other operating income	4,510	4,519	4,918	5,861	5,483	−6.44	1.46	1.16	0.99	1.17	1.22
Total operating income	$307,990	$388,747	$492,614	$498,067	$446,904	−10.27	100.00	100.00	100.00	100.00	100.00
OPERATING EXPENSES:											
Salaries and employee benefits	$ 69,224	$ 81,951	$ 90,576	$ 92,866	$ 90,291	−2.77	22.47	21.08	18.38	18.64	20.20
Interest on TCD's—$100,000 or more	44,369	62,960	101,520	94,303	39,925	−57.66	14.40	16.19	20.60	18.93	8.93
Interest on deposits in foreign offices	0	1,299	2,446	0	0	0	0.00	0.33	0.49	0.00	0.00
Interest on other deposits	78,015	111,376	151,344	167,324	187,184	11.86	25.33	28.64	30.72	33.59	41.88
Expense—Fed. funds purch. & securities	11,632	15,770	32,444	25,751	9,474	−63.20	3.77	4.05	6.58	5.17	2.11
Interest on demand notes to U.S. Treas.	1,246	1,209	762	655	505	−22.90	0.40	0.31	0.15	0.13	0.11
Interest—other borrowed money	428	399	1,135	4,665	3,463	−25.76	0.13	0.10	0.23	0.93	0.77
Interest—sub. notes & debentures	2,943	3,293	3,337	3,173	3,032	−4.44	0.95	0.84	0.67	0.63	0.67
Occupancy expense, gross	12,371	15,465	18,329	20,028	19,843	−.92	4.01	3.97	3.72	4.02	4.44
Less: Rental income	1,130	1,477	1,631	1,193	854	−28.41	0.36	0.37	0.33	0.23	0.19
Occupancy expense, net	11,241	13,988	16,698	18,835	18,989	0.81	3.64	3.59	3.38	3.78	4.24
Furniture & equipment expense	6,601	8,888	11,081	12,552	13,246	5.52	2.14	2.28	2.24	2.52	2.96
Provision for possible loan losses	8,322	11,176	16,943	38,081	33,173	−12.88	2.70	2.87	3.43	7.64	7.42
Other expense	39,465	47,899	55,775	60,141	62,110	3.27	12.81	12.32	11.32	12.07	13.89
Total operating expenses	273,486	360,208	484,061	518,346	461,392	−10.98	88.79	92.65	98.26	104.07	103.24
Income before taxes & secs. gain/loss	34,504	28,539	8,553	−20,279	−14,488	−28.55	11.20	7.34	1.73	−4.07	−3.24
Applicable income taxes	6,735	3,201	−4,657	−9,154	−5,979	−34.68	2.18	0.82	−.94	−1.83	−1.33
Income before securities gain/loss	27,769	25,338	13,210	−11,125	−8,509	−23.51	9.01	6.51	2.68	−2.23	−1.90
Sec. gains/loss, gross	−512	283	−1,240	605	1,869	208.92	−.16	0.07	−.25	0.12	0.41
Applicable income taxes	−219	36	−445	−92	833	999.99	−.07	0.00	−.09	−.01	0.18
Securities gains/loss, net	−293	247	−795	697	1,036	48.63	−.09	0.06	−.16	0.13	0.23
Income before extraordinary items	27,476	25,585	12,415	−10,428	−7,473	−28.33	8.92	6.58	2.52	−2.09	−1.67
Extraordinary items, net of tax effect	120	74	20	72	293	306.94	0.03	0.01	0.00	0.01	0.06
Net income	$ 27,596	$ 25,659	$ 12,435	$ −10,356	$ −7,180	−30.66	8.96	6.60	2.52	−2.07	−1.60
Cash Dividends/Net Income							19.28	21.93	38.12	−48.55	−32.54
Net Income/Capital							12.58	10.28	4.76	−4.08	−2.71
Net Income/Resources							0.85	0.70	0.32	−.26	−.17

Banks not included: Oregon Mutual Savings Bank
United Savings Bank, Mutual
The Bank of Nova Scotia
The Bank of Tokyo, Ltd.
Canadian Imperial Bank of Commerce
The Hongkong and Shanghai Banking Corporation
The Royal Bank of Canada

COMPARATIVE STATEMENT SHOWING THE RESOURCES AND NUMBERS OF BANKS AND TRUST COMPANIES IN THE STATE OF OREGON EACH YEAR SINCE 1909

	NUMBER					RESOURCES	
	State		National		Total all Banking		
Year	Banks	Branches	Banks	Branches		State	National
1909	136		72			$ 61,884,712.94	$ 65,804,246.99
1910	155		77			66,504,581.84	81,013,946.23
1911	169		81			71,167,838.40	82,257,061.49
1912	171		83			73,284,800.45	86,591,699.57
1913	170		86			74,086,277.62	95,376,560.93
1914	175		87			61,963,668.33	95,927,030.54
1915	174		87			62,264,130.25	102,216,996.89
1916	177		84			78,168,336.79	126,197,005.72
1917	178		83			92,427,718.15	149,047,750.88
1918	176		86			108,791,199.47	173,295,057.35
1919	183		89			145,647,301.41	216,248,065.10
1920	191		93			146,142,027.53	206,390,918.48
1921	184		96			119,186,108.81	169,248,750.68
1922	182		99			124,063,353.29	184,480,500.99
1923	179		99			130,603,570.94	196,758,705.14
1924	181		99			129,216,472.72	202,094,859.51
1925	176		99			105,544,633.13	239,680,082.72
1926	168		98			107,271,067.25	235,146,882.40
1927	152		96			109,690,955.47	239,368,855.43
1928	149		94			109,481,333.19	244,672,230.02
1929	140		95			89,888,797.10	259,023,109.82
1930	132		94			81,948,490.24	242,954,059.31
1931	113		85			58,837,342.25	224,857,837.95
1932	85		71			44,587,041.45	198,715,959.92
1933	61		58			31,978,671.61	199,102,398.87
1934	56		54			34,345,273.62	223,201,687.59
1935	55	1	45	36	137	39,478,111.02	247,439,353.97
1936	55	2	39	46	142	46,645,748.53	286,861,379.91
1937	49	2	29	62	142	44,322,720.88	288,585,146.32
1938	49	2	29	62	142	44,781,741.71	298,560,727.25
1939	48	2	28	63	141	47,685,788.26	324,907,071.22
1940	47	3	27	63	140	38,793,363.89	376,501,058.12
1941	47	4	27	63	141	44,590,359.52	460,767,809.99
1942	47	4	26	66	143	64,051,108.38	684,362,551.93
1943	47	4	26	68	145	89,479,847.54	909,018,480.70
1944	47	4	25	67	143	115,972,106.02	1,119,993,125.41
1945	50	4	24	68	146	147,582,032.63	1,397,783,003.87
1946	48	4	24	71	147	160,042,326.04	1,326,216,043.00
1947	50	5	23	74	152	172,101,276.92	1,367,941,714.18
1948	51	7	23	79	160	173,948,667.17	1,319,954,234.73
1949	52	10	21	84	167	175,346,156.28	1,269,966,281.78
1950	52	14	21	86	173	203,773,151.01	1,401,482,864.09
1951	52	16	21	86	175	222,186,537.65	1,477,943,712.64
1952	51	22	20	87	180	266,968,630.82	1,580,005,968.29
1953	51	23	19	91	184	271,651,958.52	1,594,695,870.22
1954	36	12	14	124	186	194,336,594.43	1,823,453,273.88
1955	38	13	14	130	195	213,837,805.50	1,896,878,735.93
1956	41	14	13	135	203	226,316,915.43	1,888,901,756.32
1957	44	18	13	138	213	248,663,686.90	1,829,480,031.36
1958	45	22	12	142	221	297,289,647.73	1,987,179,795.73
1959	43	27	12	151	233	328,068,431.55	2,012,622,665.81
1960	42	34	11	160	247	341,004,253.65	2,036,575,458.90
1961	40	38	11	167	256	370,274,145.88	2,178,579,719.56
1962	40	39	11	173	263	417,681,806.27	2,319,680,666.52
1963	41	43	12	190	286	466,497,744.06	2,434,302,769.28
1964	41	49	12	199	301	510,564,371.93	2,642,990,068.15
1965	40	55	13	209	317	534,165,189.81	2,944,664,066.22
1966	40	56	14	217	327	574,178,024.13	3,102,835,732.84
1967	39	65	13	220	337	653,230,996.89	3,352,165,044.40
1968	40	71	12	236	359	735,769,939.82	3,817,322,827.90
1969	41	80	12	239	372	785,705,359.68	3,885,544,043.99
1970	40	90	11	248	389	920,915,362.61	4,047,976,919.92
1971	39	101	9	257	406	1,081,303,128.09	4,469,711,784.17
1972	38	113	9	267	427	1,335,627,429.94	5,147,993,753.83
1973	39	123	9	281	452	1,551,796,756.76	5,593,900,398.31
1974	42	134	9	285	470	1,751,880,456.62	5,789,849,142.19
1975	41	152	8	298	499	1,961,236,950.86	6,365,134,850.62
1976	42	164	8	307	521	2,242,971,000.00	6,719,243,000.00
1977	49	176	8	316	549	2,734,359,000.00	7,728,988,000.00
1978	59	209	7	316	591	3,738,938,000.00	8,532,345,000.00
1979	75	225	7	325	632	5,124,265,000.00	9,240,878,000.00
1980	81	243	7	337	668	6,862,453,000.00	9,453,705,000.00
1981	85	250	7	349	691	10,338,118,000.00	10,229,503,000.00
1982	88	258	8	354	708	9,151,413,000.00	10,556,742,000.00
1983	79	252	8	355	694	9,149,613,000.00	11,410,863,000.00

CONSOLIDATED REPORTS

of

Condition of All Banks in Oregon

and Five-year Comparative Growth Analysis

Compiled as of

December 31, 1983

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1983

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Albany	Citizens Valley Bank	11,082	31,692	16,886	5,800	72,689	188	5,828	2,373
Albany	Greater Pacific Bank	3,365	3,598	—0—	300	9,716	—0—	1,700	134
Arlington	Bank of Eastern Oregon	2,345	4,397	4,222	900	17,911	—0—	761	108
Astoria	Bank of Astoria	1,753	4,862	1,400	3,550	17,312	—0—	450	44
Aumsville	Santiam Valley Bank	955	1,689	24	400	5,374	—0—	423	146
Beaverton	Beaver State Bank	2,244	897	—0—	100	8,506	2	362	274
Beaverton	Business Banking Corporation	1,748	498	43	2000	9,478	—0—	693	340
Bend	Bank of the Cascades	2,152	4,037	131	1,100	11,680	—0—	728	395
Canby	Canby Union Bank	1,825	4,190	1,464	1,300	21,331	—0—	771	—0—
Cave Junction	Home Valley Bank	582	3,370	229	400	1,952	—0—	486	—0—
Central Point	Central Point State Bank	1,178	2,359	45	400	7,457	—0—	612	488
Coos Bay	Western Bank	18,183	69,508	10,860	11,500	186,808	6,954	11,225	3,837
Corvallis	Bank of Corvallis	1,384	904	49	3,550	4,262	—0—	973	—0—
Corvallis	Benton County Bank	1,226	5,137	150	1,175	7,621	—0—	718	189
Corvallis	Citizens Bank of Corvallis	3,787	13,182	6,171	4,000	29,525	—0—	1,868	372
Cottage Grove	The Cottage Grove Bank	542	1,575	213	850	4,751	—0—	556	57
Creswell	Community Bank of Creswell	2,919	2,668	1,677	400	5,728	—0—	470	95
Dallas	Bank of Willamette Valley	1,325	2,489	1,039	1,600	8,261	—0—	449	—0—
Dallas	Great Western Bank	341	298	30	600	13	—0—	202	—0—
Elgin	First State Bank of Elgin	1,231	1,563	1,027	700	12,107	—0—	279	999
Eugene	Bank of the Northwest	4,050	1,728	45	100	18,189	—0—	507	354
Eugene	Pacific Continental Bank	1,024	3,579	36	400	8,507	—0—	315	228
Florence	Oregon Pacific Banking Co.	504	3,804	300	940	7,662	—0—	943	148
Florence	Siuslaw Valley Bank	2,012	16,575	6,597	1,650	14,964	—0—	408	679
Forest Grove	Farmers and Merchants Bank	2,601	196	37	500	7,788	—0—	294	234
Grants Pass	Family Bank of Commerce	983	4,002	—0—	900	7,786	—0—	931	947
Gresham	Mount Hood Security Bank	1,215	2,626	203	200	10,293	—0—	1,070	—0—
Harbor	Coast Community Bank	1,159	1,818	—0—	300	7,268	—0—	583	—0—
Hermiston	Columbia Community Bank	647	1,000	—0—	900	6,297	—0—	325	26
Hermiston	Inland Empire Bank	2,536	7,694	4,925	2,985	38,324	54	1,145	657
Hillsboro	Tualatin Valley Bank	953	599	—0—	1,535	5,227	—0—	788	80
Hood River	Hood River County Bank	856	1,522	—0—	390	8,765	—0—	338	62
Joseph	Bank of Wallowa County	2,174	3,389	966	200	8,862	—0—	782	72
Junction City	Tri-County Banking Co.	1,073	2,879	45	365	6,522	—0—	1,045	18
Klamath Falls	South Valley State Bank	1,907	1,815	—0—	725	7,938	—0—	866	466
Lake Oswego	Bank of Lake Oswego	851	1,698	49	1,200	4,248	—0—	382	—0—
Lake Oswego	Lewis & Clark State Bank	2,693	5,046	263	—0—	22,207	—0—	747	352
Lincoln City	Pacific State Bank	419	4,849	49	1,400	4,543	—0—	797	104
Madras	Juniper Banking Company	1,341	1,048	1,370	500	8,291	—0—	605	80
McMinnville	Valley Community Bank	1,363	1,200	37	370	7,738	—0—	816	75
Medford	Jefferson State Bank	10,556	1,448	161	2,100	12,858	—0—	979	329
Medford	Medford State Bank	1,026	195	—0—	—0—	6,937	—0—	1,133	3
Merlin	Colonial Banking Company	3,324	2,177	—0—	1,100	12,842	—0—	885	344
Milton-Freewater	Bank of Commerce	833	11,005	4,523	2,400	17,682	81	738	7
Milton-Freewater	Bank of Milton-Freewater	873	558	49	1,475	2,307	—0—	469	—0—
Milwaukie	Pacific Western Bank	57,980	99,723	22,771	5,000	385,930	229	16,691	4,377
Milwaukie	The Bank of Milwaukie	1,119	1,305	50	1,550	5,938	—0—	604	—0—
Milwaukie	United Bank of Oregon	1,499	—0—	—0—	—0—	13,207	—0—	1,199	967
Myrtle Point	Bank of Myrtle Point	488	2,512	1,085	850	6,063	—0—	152	99
Myrtle Point	Security Bank of Coos County	3,504	15,802	5,328	300	35,932	—0—	2,243	860
Newberg	Newberg State Bank	1,843	1,459	34	725	4,061	—0—	833	155
Newport	Newport State Bank	214	2,673	49	1,610	607	—0—	538	—0—
Newport	The Bank of Newport	1,745	10,041	3,719	—0—	39,322	—0—	1,670	1,335
Newport	Yaquina Bay Bank	888	3,118	36	3,400	9,762	—0—	644	53
Pendleton	First American Banking Company	2,505	5,097	51	750	12,771	—0—	618	453
Portland	American State Bank	4,359	980	2,367	300	5,644	—0—	597	43
Portland	Canadian Imperial Bank of Commerce	42,288	8,624	—0—	—0—	142,135	—0—	1,043	—0—
Portland	Oregon First Bank	6,678	32,378	3	700	195,613	2,460	5,283	590

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 13-15	Total Assets 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24b	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
4,249	150,587	21.56	33,420	98,023	650	8,641	—0—	3,200	3,500	3,153	—0—
539	19,352	7.07	3,356	13,831	—0—	464	—0—	880	1,120	−299	—0—
848	31,202	8.06	4,442	23,169	—0—	242	—0—	750	1,700	899	—0—
659	30,030	24.78	5,053	22,650	—0—	366	—0—	867	757	337	—0—
362	9,373	37.31	1,402	7,061	—0—	94	—0—	400	400	16	—0—
202	12,587	9.05	2,404	8,272	—0—	446	—0—	866	866	−267	—0—
581	15,381	20.40	4,405	9,149	—0—	728	—0—	720	360	19	—0—
485	20,708	35.05	5,871	13,438	—0—	103	—0—	500	500	296	—0—
617	31,498	−.57	5,486	23,956	—0—	425	550	125	725	145	86
146	7,165	38.21	1,091	4,929	—0—	33	—0—	720	240	152	—0—
205	12,744	−21.58	2,674	8,388	1,080	242	—0—	720	259	−619	—0—
6,352	325,227	1.72	62,749	240,031	1,119	5,540	4,233	5,055	4,800	425	1,275
59	11,181	53.99	3,002	5,692	—0—	108	—0—	1,000	625	754	—0—
314	16,530	18.83	3,279	11,734	—0—	285	—0—	450	600	182	—0—
815	59,720	8.68	14,217	40,213	—0—	681	—0—	871	2,469	1,269	—0—
176	8,720	8.89	1,288	6,419	—0—	191	—0—	500	250	72	—0—
271	14,228	11.03	2,880	9,945	—0—	139	150	200	600	254	60
254	15,417	8.19	3,582	10,346	—0—	177	—0—	150	500	636	26
11	1,495	NEW	112	92	—0—	—0—	—0—	559	559	173	—0—
549	18,455	−1.89	3,136	13,777	390	151	200	407	390	4	—0—
683	25,666	−18.09	9,383	14,590	—0—	367	221	600	1,250	−745	—0—
385	14,474	−6.12	2,654	10,819	—0—	165	—0—	298	472	66	—0—
257	14,558	5.13	2,181	7,956	2,384	113	—0—	823	844	257	—0—
806	43,991	6.77	4,579	35,350	—0—	536	850	795	984	737	160
158	11,807	56.67	1,515	8,669	—0—	65	—0—	644	683	231	—0—
186	15,735	9.63	2,994	11,362	—0—	108	—0—	600	900	−229	—0—
254	15,861	13.45	2,701	10,462	—0—	804	—0—	941	565	388	—0—
336	11,464	−.24	2,065	8,657	—0—	57	—0—	413	344	−72	—0—
275	9,470	−4.49	1,869	6,157	—0—	221	—0—	500	500	223	—0—
898	59,218	8.57	10,011	43,900	2	923	—0—	445	2,211	1,726	—0—
122	9,304	22.99	2,107	6,493	—0—	133	—0—	308	545	−282	—0—
223	12,156	1.17	2,710	8,587	—0—	160	—0—	210	260	229	—0—
375	16,820	33.48	2,196	13,031	—0—	98	150	354	420	535	36
280	12,227	−16.56	1,562	9,059	—0—	168	—0—	700	738	—0—	—0—
308	14,025	63.79	2,315	10,644	—0—	246	95	683	403	−361	—0—
91	8,519	104.59	644	5,545	—0—	71	—0—	1,000	1,225	34	—0—
560	31,868	52.22	4,808	24,207	1,000	207	—0—	704	1,156	−214	—0—
237	12,398	87.76	708	9,085	—0—	326	—0—	1,000	625	654	—0—
459	13,694	10.50	2,073	8,970	—0—	616	—0—	751	751	533	—0—
211	11,810	67.90	949	9,067	311	62	—0—	620	620	181	—0—
1,178	29,609	7.74	4,091	23,485	—0—	338	—0—	750	750	195	—0—
98	9,392	31.50	2,690	5,998	—0—	52	—0—	600	600	−548	—0—
594	21,266	6.76	4,572	14,783	—0—	395	—0—	750	675	91	—0—
811	38,080	7.22	4,909	29,252	10	307	—0—	300	2,500	802	—0—
130	5,861	89.37	723	2,856	—0—	61	—0—	1,000	625	596	—0—
10,638	603,339	0.38	143,043	384,496	23,610	9,691	9,500	6,500	13,189	13,310	—0—
135	10,701	21.64	933	7,380	—0—	122	—0—	1,000	1,000	266	—0—
386	17,258	NEW	3,560	12,496	—0—	1,019	—0—	1,172	367	−1,356	—0—
216	11,465	−2.90	1,232	9,841	—0—	97	—0—	202	206	−113	—0—
1,580	65,549	16.04	8,986	49,800	1,738	840	—0—	1,136	1,667	1,382	—0—
177	9,287	53.25	2,087	5,909	—0—	40	—0—	750	375	104	22
82	5,773	NEW	77	3,248	—0—	218	—0—	1,000	625	605	—0—
3,278	61,110	−15.71	8,232	49,002	90	728	—0—	900	2,158	—0—	—0—
306	18,207	72.76	2,397	12,525	1,597	188	—0—	605	605	290	—0—
314	22,559	−3.52	3,234	18,478	—0—	444	—0—	404	796	−822	25
308	14,598	−3.09	5,494	7,305	—0—	429	—0—	400	600	335	35
1,055,700	1,249,790	89.25	11,386	1,233,837	—0—	4,567	—0—	—0—	—0—	—0—	—0—
8,676	252,381	NEW	7,785	222,061	786	1,481	7,700	200	11,800	568	—0—

CONSOLIDATED REPORTS OF CONDITION

Compiled as of December 31, 1983

ASSETS

	STATE BANKS	Cash & Due From Banks 1	U.S. Securities Direct & Guaranteed 2 & 3	Other Bonds & Securities 4-7	Federal Funds Sold 8	Loans Less Unearned Income & Loan Loss Reserves 9c	Direct Lease Financing 10	Bank Premises Furniture & Fixtures 11	Other Real Estate 12
Portland	Stewardship Bank of Oregon	909	488	—0—	200	5,130	—0—	129	—0—
Portland	The Bank of Nova Scotia	11,405	—0—	—0—	—0—	69,359	—0—	—0—	—0—
Portland	The Bank of Tokyo, Ltd.	26,281	5,031	—0—	—0—	125,414	—0—	313	—0—
Portland	The Hongkong and Shanghai Banking Corp.	82	—0—	—0—	570	3,490	—0—	128	—0—
Portland	The Oregon Bank	108,337	93,431	103,704	65,865	589,045	443	23,820	10,304
Portland	The Royal Bank of Canada	17,186	—0—	1,303	26,280	1,308,915	—0—	251	—0—
Prineville	The Prineville Bank	1,200	2,912	39	960	8,222	—0—	828	110
Reedsport	Pacific Security Bank	1,392	9,992	2,767	2,700	7,610	—0—	374	421
Rogue River	Valley of the Rogue Bank	10,241	6,933	3,795	700	23,057	—0—	1,652	165
Roseburg	South Umpqua State Bank	3,056	5,370	6,115	475	41,019	23	1,331	441
Roseburg	Timber Community Bank	14,021	4,396	1,754	1,150	21,780	—0—	985	—0—
Salem	Pioneer Trust Company	2,315	22,226	7,510	600	14,008	—0—	288	—0—
Salem	The Commercial Bank	11,499	35,506	12,109	3,100	84,257	174	3,649	293
Salem	United Savings Bank, Mutual	5,826	38,942	750	1,164	160,315	—0—	1,615	1,372
Salem	Western Security Bank	8,081	2,799	7,995	—0—	63,748	—0—	3,849	861
Sandy	Clackamas County Bank	2,570	—0—	10,856	4,500	20,621	—0—	881	943
Springfield	Centennial Bank	5,429	10,322	1,956	—0—	38,757	—0—	1,546	2,328
Springfield	Emerald Empire Banking Company	2,053	796	34	220	17,395	—0—	778	299
The Dalles	Columbia River Banking Co.	876	3,712	10	200	6,865	—0—	378	241
Woodburn	Bank of Oregon	9,715	9,328	13,258	700	100,621	428	3,724	5,732
Woodburn	Woodburn State Bank	1,614	197	—0—	4,150	8,578	—0—	132	703
	Total—All State Chartered Banks	476,244	677,565	274,763	191,779	4,281,718	11,036	126,011	48,271

OF ALL STATE BANKS IN OREGON

All amounts expressed in thousands of dollars

			LIABILITIES								
Other Assets 13-15	Totals 16	% of Change Year to Date	Demand Deposits 24a	Time Deposits 24t	Federal Funds Purchased 25	Other Liabilities 26-29	Subordinated Notes & Debentures 31	Capital 33	Surplus 34	Undivided Profits 35	Capital Reserves 36
247	7,103	−1.33	947	5,646	—0—	45	—0—	328	902	−765	—0—
292,885	373,649	−4.08	360	370,483	—0—	2,806	—0—	—0—	—0—	—0—	—0—
1,568,048	1,725,067	−16.02	3,782	1,656,510	—0—	64,795	—0—	—0—	—0—	—0—	—0—
8,076	12,352	389.19	550	7,594	—0—	4,208	—0—	—0—	—0—	—0—	—0—
45,980	1,040,729	24.59	190,878	681,947	65,261	29,804	10,200	5,355	49,496	7,788	—0—
13,080	1,367,015	−18.56	1,483	444,501	—0—	921,031	—0—	—0—	—0—	—0—	—0—
303	14,574	23.73	2,347	10,429	43	93	—0—	687	624	349	—0—
543	25,799	13.49	3,114	20,058	—0—	667	—0—	407	863	658	32
843	47,386	50.64	8,414	35,805	—0—	342	—0—	864	1,136	825	—0—
1,354	59,184	9.50	8,677	44,853	—0—	1,697	—0—	235	2,166	1,476	80
684	44,770	2.57	6,820	33,719	—0—	1,060	—0—	1,016	1,083	1,272	—0—
1,784	48,731	15.30	7,639	32,807	800	857	—0—	1,040	2,460	3,128	—0—
3,577	154,164	5.60	24,186	117,527	—0—	2,076	—0—	1,924	3,850	4,601	—0—
4,116	214,100	−2.76	2,926	192,367	—0—	11,293	2,581	—0—	5,503	−570	—0—
2,503	89,836	5.03	14,144	65,296	1,309	3,151	—0—	1,213	2,987	1,736	—0—
589	40,960	13.80	6,053	31,572	—0—	336	200	310	1,790	699	—0—
1,171	61,509	−6.28	13,967	44,428	425	711	536	750	750	−58	—0—
703	22,278	60.67	3,694	17,637	—0—	255	—0—	750	375	−433	—0—
149	12,431	4.49	1,990	9,327	—0—	364	—0—	413	617	−280	—0—
5,818	149,324	−14.74	16,883	101,995	—0—	24,372	2,200	2,275	4,025	−3,619	1,193
368	15,742	8.37	2,963	10,796	—0—	137	—0—	594	1,100	152	—0—
3,062,226	9,149,613	−.01	760,921	6,861,774	102,605	1,115,621	39,366	67,159	154,981	44,156	3,030

CONSOLIDATED REPORTS OF CONDITIONS OF ALL NATIONAL BANKS

Compiled as of

All amounts expressed

ASSETS

	NATIONAL BANKS	Cash & Due From Banks	U.S. Securities Direct & Guaranteed	Other Bonds & Securities	Federal Funds Sold	Loans Less Unearned Income & Loan Loss Reserves	Direct Lease Financing	Bank Premises Furniture & Fixtures	Other Real Estate
Canby	First National Bank of Oregon	819	1,589	68	5,800	6,761	—0—	676	—0—
Forest Grove	Valley National Bank of Oregon	3,345	16,300	5,447	1,500	21,908	—0—	1,203	407
McMinnville	First National Bank of McMinnville	3,957	10,565	2,522	—0—	18,226	—0—	521	358
Newport	National Security Bank	3,369	13,117	4,949	4,900	27,206	—0—	721	235
Portland	First Interstate Bank of Oregon, N.A.	497,286	225,884	413,212	28,000	2,857,559	4,076	90,187	41,088
Portland	The Bank of California, N.A.	30,492	—0—	—0—	—0—	97,620	—0—	—0—	—0—
Portland	U. S. National Bank of Oregon	536,002	223,022	579,968	429,088	3,293,025	115,131	88,745	35,626
Roseburg	Douglas National Bank	5,255	4,575	10,421	—0—	43,758	—0—	1,296	922
	Totals—National Banks	1,080,525	500,052	1,016,587	469,288	6,366,063	119,207	183,349	78,636
	GROWTH ANALYSIS								
	Five Year Totals—All State 12-31-83	476,244	677,565	274,763	191,779	4,281,718	11,036	126,011	48,271
	Chartered Banks in Oregon 12-31-82	441,389	492,889	346,786	153,549	4,721,434	14,592	126,755	37,775
	12-31-81	457,786	423,118	408,842	219,295	4,905,576	11,903	129,126	17,031
	12-31-80	408,052	516,224	419,228	101,046	3,705,560	10,362	118,674	9,972
	12-31-79	345,853	397,846	374,321	128,448	2,892,276	9,260	97,287	4,875
	Increase Between 12-31-82 & 12-31-83	34,855	184,676	−72,023	38,230	−439,716	−3,556	−744	10,496
	Percent of Change	7.89	37.46	−20.76	24.89	−9.31	−24.36	−.58	27.78
	Five Year Totals— 12-31-83	1,080,525	500,052	1,016,587	469,288	6,366,063	119,207	183,349	78,636
	National Banks in Oregon 12-31-82	958,030	412,877	1,063,,99	535,356	5,698,450	73,419	190,971	52,304
	12-31-81	939,080	343,079	1,305,465	486,709	5,802,147	47,861	194,305	27,586
	12-31-80	961,218	413,953	1,187,294	281,425	5,443,007	32,411	187,929	12,606
	12-31-79	1,120,985	322,381	1,122,946	289,652	5,281,843	38,608	174,259	10,060
	Increase Between 12-31-82 & 12-31-83	122,495	87,175	−46,712	−66,068	667,613	45,788	−7,622	26,332
	Percent of Change	12.78	21.11	−4.39	−12.34	11.71	62.36	−3.99	50.34
	Five Year Totals— 12-31-83	1,556,769	1,177,617	1,291,350	661,067	10,647,781	130,243	309,360	126,907
	All Banks in Oregon 12-31-82	1,399,419	905,766	1,410,085	688,905	10,419,884	88,011	317,726	90,079
	12-31-81	1,396,866	766,197	1,714,307	706,004	10,707,723	59,764	323,431	44,617
	12-31-80	1,369,270	930,177	1,606,522	382,471	9,148,567	42,773	306,603	22,580
	12-31-79	1,466,838	720,227	1,497,267	418,100	8,174,119	47,868	271,546	14,935
	Increase Between 12-31-82 & 12-31-83	157,350	271,851	−118,735	−27,838	227,897	42,232	−8,366	36,828
	Percent of Change	11.24	30.01	−8.42	−4.04	2.18	47.98	−2.63	40.88

IN OREGON AND FIVE-YEAR COMPARATIVE GROWTH ANALYSIS

December 31, 1983

in thousands of dollars

			LIABILITIES								
Other Assets	Total Assets	% of Change Year to Date	Demand Deposits	Time Deposits	Federal Funds Purchased	Other Liabilities	Subordinated Notes & Debentures	Capital	Surplus	Undivided Profits	Capital Reserves
165	15,878	135.19	1,845	11,526	—0—	228	—0—	1,125	1,125	29	—0—
884	50,994	12.88	6,292	37,820	977	1,791	—0—	900	900	2,314	—0—
831	36,980	−1.53	5,599	27,482	—0—	234	—0—	500	620	2,545	—0—
1,091	55,588	10.75	7,803	40,839	1,706	428	—0—	911	911	2,956	34
1,116,782	5,274,074	2.02	879,446	2,972,074	515,337	545,840	35,000	53,131	132,109	141,137	—0—
157,219	285,331	15.48	60,634	180,046	—0—	44,351	—0—	300	—0—	—0—	—0—
319,039	5,624,646	14.21	909,051	3,473,474	527,815	349,423	15,871	36,547	39,910	272,555	—0—
1,145	67,372	−10.79	11,713	51,723	186	831	1,000	1,296	546	37	40
1,597,156	11,410,863	8.09	1,882,383	6,794,984	1,046,021	943,126	51,871	94,710	176,121	421,573	74
3,062,226	9,149,613	−.01	760,921	6,861,774	102,605	1,115,621	39,366	67,159	154,961	44,156	3,030
2,815,385	9,150,554	−11.47	780,733	7,108,683	132,811	826,746	39,106	74,426	134,158	49,413	4,478
3,764,466	10,337,143	50.63	856,223	8,221,175	275,164	667,476	39,737	70,203	131,523	71,824	3,818
1,573,203	6,862,321	33.93	1,025,801	5,142,793	114,911	268,197	36,727	67,884	108,710	94,177	3,121
873,289	5,123,455	37.06	1,021,322	3,425,934	139,304	250,767	35,544	63,993	97,343	85,828	3,420
246,841	−941		−19,812	−246,909	−30,206	288,875	260	−7,267	20,823	−5,257	−1,448
8.76	−.01		−2.53	−3.47	−22.74	34.94	0.66	−9.76	15.52	−10.63	−32.33
1,597,156	11,410,863	8.09	1,882,383	6,794,984	1,046,021	943,126	51,871	94,710	176,121	421,573	74
1,572,036	10,556,742	3.19	1,866,540	6,485,219	507,284	990,943	57,770	94,710	176,121	378,081	74
1,083,271	10,229,503	8.20	2,107,009	5,757,626	765,170	932,156	57,770	93,585	174,996	333,824	7,367
933,860	9,453,705	2.30	2,333,491	5,160,421	611,221	717,033	59,500	93,585	174,996	296,091	7,367
880,144	9,240,878	8.30	2,553,755	4,810,266	589,991	621,915	165,000	93,520	149,489	249,615	7,327
25,120	854,121		15,843	309,765	532,737	−47,817	−5,899	—0—	—0—	43,492	—0—
1.59	8.09		0.84	4.77	106.20	−4.82	−10.21	0.00	0.00	11.50	0.00
4,659,382	20,560,476	4.32	2,643,304	13,656,758	1,148,626	2,058,747	91,237	161,869	331,102	465,729	3,104
4,387,421	19,707,296	−4.17	2,647,273	13,593,902	640,095	1,817,689	96,876	169,136	310,279	427,494	4,552
4,847,737	20,566,646	26.05	2,963,232	13,978,801	1,040,334	1,599,632	97,507	163,788	306,519	405,648	11,185
2,507,063	16,316,026	13.58	3,359,292	10,303,214	726,132	985,230	96,227	161,469	283,706	390,268	10,488
1,753,433	14,364,333	17.06	3,575,077	8,236,200	729,295	872,682	200,544	157,513	246,832	335,443	10,747
271,961	853,180		−3,969	62,856	508,531	241,058	−5,639	−7,267	20,823	38,235	−1,448
6.19	4.32		−.14	0.46	79.44	13.26	−5.82	−4.29	6.71	8.94	−31.81

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES
Listed by Counties and Cities, Showing Deposits and Loans and Discounts
As of December 31, 1983

Individual office loan figures may not reflect actual loan activity in a community, as many institutions are centralizing their accounting. In addition, marketing of a significant portion of their loan portfolios on a regular basis to institutional investors can mislead the reader in assumptions as to loan-to-deposit ratios and market share concepts. The loan figures, therefore, represent only those loans housed at the respective offices. It does not take into account loans housed in regional or head offices or loans made and sold to others or loans made and sold and being serviced at the office, branch or regional.

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
BAKER COUNTY							
Baker	Baker Branch, FIOR	$ 28,480	7.01	31.81	$ 6,695	−21.27	29.66
Baker	Baker Branch, USNB	42,773	7.67	47.78	10,890	13.80	48.24
Baker	Baker Branch, Western Bank	7,676	23.50	8.57	3,133	−21.34	13.88
Halfway	Halfway Branch, USNB	10,575	6.37	11.81	1,853	4.33	8.20
	Totals for Baker County	$ 89,504	8.49		$ 22,571	−5.29	
BENTON COUNTY							
Corvallis	Benton County Bank	$ 15,013	21.49	7.19	$ 7,700	4.02	10.24
Corvallis	Bank of Corvallis	8,694	75.95	4.16	4,302	60.94	5.72
Corvallis	Circle Boulevard Office, Citizens Bank of Corvallis	10,757	5.45	5.15	3,206	−38.36	4.26
Corvallis	Citizens Bank of Corvallis	30,841	22.74	14.78	25,486	18.41	33.92
Corvallis	University Office, Citizens Bank of Corvallis	8,334	12.56	3.99	18	−90.90	0.02
Corvallis	Corvallis Branch, FIOR	53,396	−13.83	25.59	15,199	−3.91	20.23
Corvallis	Corvallis Branch, The Oregon Bank	7,617	NEW	3.65	3,573	NEW	4.75
Corvallis	Corvallis Branch, USNB	40,524	10.17	19.42	12,342	−14.70	16.42
Monroe	Monroe Branch, FIOR	8,264	36.32	3.96	449	−7.80	0.59
Philomath	Philomath Office, Citizens Bank of Corvallis	4,498	24.25	2.15	1,286	23.77	1.71
Philomath	Philomath Branch, FIOR	20,662	10.71	9.90	1,566	1.03	2.08
	Totals for Benton County	$ 208,600	7.22		$ 75,127	1.67	
CLACKAMAS COUNTY							
Boring	Boring Office, Clackamas County Bank	$ 6,846	38.16	0.79	$ 6,054	45.45	1.00
Canby	Canby Branch, Bank of Oregon	14,192	−19.06	1.63	4	−99.91	0.00
Canby	Canby Union Bank	29,442	6.63	3.39	21,482	28.20	3.55
Canby	South Center Branch, Canby Union Bank (Closed)	0	−100.00	0.00	0	−100.00	0.00
Canby	First National Bank of Oregon	13,371	205.55	1.54	6,824	427.76	1.12
Clackamas	Clackamas Branch, FIOR	19,448	20.62	2.24	9,192	56.48	1.51
Clackamas	Damascus Office, Pacific Western Bank	5,606	2.00	0.64	2	−99.85	0.00
Clackamas	Clackamas Branch, USNB	11,661	11.14	1.34	2,928	41.72	0.48
Clackamas	Clackamas Town Center Branch, USNB	1,346	45.35	0.15	185	−3.64	0.03
Estacada	Estacada Office, Pacific Western Bank	11,179	1.14	1.29	2,021	−32.09	0.33
Estacada	Estacada Branch, USNB	5,190	21.14	0.59	1,521	23.45	0.25
Gladstone	Gladstone Branch, FIOR	3,316	32.64	0.38	0	−100.00	0.00
Gladstone	Gladstone Branch, USNB	20,691	4.25	2.38	17,111	39.89	2.82
Lake Grove	Lake Grove Branch, FIOR	12,358	74.79	1.42	1,156	27.03	0.19
Lake Grove	Lake Grove Branch, USNB	19,515	7.96	2.25	3,980	13.94	0.65
Lake Oswego	Bank of Lake Oswego	6,189	222.00	0.71	4,273	249.10	0.70
Lake Oswego	Downtown Lake Oswego Office Lewis & Clark State Bank	4,986	63.74	0.57	0	−100.00	0.00
Lake Oswego	Lewis & Clark State Bank	10,927	40.39	1.26	4,306	64.16	0.71
Lake Oswego	Lake Oswego Office, Pacific Western Bank	10,901	7.77	1.25	8	−99.87	0.00
Lake Oswego	Citizens Branch, The Oregon Bank	43,079	14.92	4.97	22,088	21.85	3.65
Lake Oswego	Lake Grove Branch, The Oregon Bank	17,854	41.12	2.06	1,792	−57.97	0.29
Milwaukie	82nd & King Road Branch, FIOR	8,651	16.49	0.99	1	−99.94	0.00
Milwaukie	Milwaukie Branch, Oregon First Bank	12,838	NEW	1.48	11,016	NEW	1.82
Milwaukie	Pacific Western Bank	60,866	−5.44	7.02	360,771	41.37	59.65
Milwaukie	Southgate Office, Pacific Western Bank	17,035	8.21	1.96	14	−99.74	0.00
Milwaukie	Willamette View Manor Office, Pacific Western Bank	6,200	6.49	0.71	0	0.00	0.00
Milwaukie	Milwaukie Branch, The Oregon Bank	10,340	34.28	1.19	5,038	143.02	0.83
Milwaukie	Oak Grove Branch, The Oregon Bank	2,801	17.44	0.32	402	−59.31	0.06
Milwaukie	Rose Villa Branch, The Oregon Bank	8,350	19.35	0.96	0	0.00	0.00
Milwaukie	The Bank of Milwaukie	8,313	28.84	0.95	5,997	47.60	0.99
Milwaukie	United Bank of Oregon (Closed)	12,272	NEW	1.41	10,275	NEW	1.69
Milwaukie	Westwood Branch, USNB	18,449	19.15	2.13	5,227	−7.19	0.86
Molalla	Molalla Branch, FIOR	24,097	10.06	2.78	2,466	−8.25	0.40
Molalla	Molalla Branch, The Commercial Bank	13,903	2.85	1.60	4,916	−9.19	0.81
Molalla	Molalla Branch, USNB	6,181	32.66	0.71	1,596	7.54	0.26
Oak Grove	Oak Grove Branch, FIOR	23,774	15.77	2.74	2,516	3.66	0.41

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
CLACKAMAS COUNTY—Continued							
Oak Grove	Oak Grove Office, Pacific Western Bank	14,653	7.63	1.69	2	−99.95	0.00
Oak Grove	Oak Grove Branch, USNB	15,432	21.02	1.78	15,931	−6.42	2.63
Oregon City	Beavercreek Road Branch, FIOR	9,278	26.23	1.07	722	−14.55	0.11
Oregon City	North Oregon City Branch, FIOR	7,079	3.81	0.81	3	−99.78	0.00
Oregon City	Oregon City Branch (Main), FIOR	41,042	−21.06	4.73	5,195	37.25	0.85
Oregon City	Hilltop Office, Pacific Western Bank	5,392	28.87	0.62	1	−99.97	0.00
Oregon City	Oregon City Office, Pacific Western Bank	17,995	−28.36	2.07	0	−100.00	0.00
Oregon City	Oregon City Branch, The Oregon Bank	31,849	19.01	3.67	882	−81.21	0.14
Oregon City	Hilltop Branch, USNB	13,033	14.29	1.50	4,442	−4.03	0.73
Oregon City	Oregon City Branch, USNB	82,394	7.54	9.51	13,518	18.14	2.23
Portland	Clackamas Town Center Branch, FIOR	3,644	34.86	0.42	1	0.00	0.00
Portland	King-Linwood Branch, USNB	12,060	21.12	1.39	4,242	0.02	0.70
Portland	Clackamas Center Office, Lewis & Clark State Bank	10,616	84.81	1.22	18,072	120.30	2.98
Sandy	Clackamas County Bank	25,916	9.58	2.99	14,654	21.98	2.42
Sandy	Sandy Office, United Bank of Oregon (Closed)	3,784	NEW	0.43	2,932	NEW	0.48
Wemme	Hoodland Branch, Clackamas County Bank	4,863	10.12	0.56	39	−98.12	0.00
Wemme	Wemme Branch, USNB	2,819	16.00	0.32	2,270	−9.30	0.37
West Linn	West Linn Branch, Bank of Oregon	4,608	−11.04	0.53	5	−97.51	0.00
West Linn	West Linn Branch, FIOR	12,459	3.10	1.43	946	−22.90	0.15
West Linn	West Linn Office, Lewis & Clark State Bank (Closed)	2,486	23.43	0.28	0	−100.00	0.00
West Linn	West Linn Branch, The Oregon Bank	5,638	58.14	0.65	327	−39.33	0.05
Wilsonville	Charbonneau Branch, FIOR	3,435	38.28	0.39	61	−31.46	0.01
Wilsonville	Wilsonville Branch, FIOR	9,783	64.39	1.12	1,623	−21.09	0.26
Wilsonville	Wilsonville Branch, The Oregon Bank	6,073	22.24	0.70	773	−88.04	0.12
Wilsonville	Wilsonville Branch, USNB	17,594	5.73	2.03	2,956	12.56	0.48
	Totals for Clackamas County	$ 866,092	8.47		$ 604,759	22.59	
CLATSOP COUNTY							
Astoria	Bank of Astoria	$ 13,111	21.95	7.84	$ 11,584	2.19	24.78
Astoria	Downtown Branch, Bank of Astoria	7,202	15.34	4.30	0	−100.00	0.00
Astoria	Astoria Branch, FIOR	37,179	3.26	22.24	4,592	−5.08	9.82
Astoria	Astoria Branch, USNB	46,852	−6.88	28.02	15,145	2.19	32.40
Cannon Beach	Cannon Beach Branch, USNB	6,794	9.52	4.06	1,446	13.94	3.09
Seaside	Seaside Branch, Bank of Astoria	7,390	46.94	4.42	5,804	15.47	12.41
Seaside	Seaside Branch, FIOR	21,273	12.81	12.72	2,758	5.83	5.90
Seaside	Seaside Branch, USNB	15,109	−2.31	9.03	3,027	−1.46	6.47
Warrenton	Warrenton Branch, USNB	12,257	−.70	7.33	2,384	−19.02	5.10
	Totals for Clatsop County	$ 167,167	3.69		$ 46,740	−2.04	
COLUMBIA COUNTY							
Clatskanie	Clatskanie Branch, USNB	$ 9,117	19.41	7.55	$ 1,798	−10.27	8.14
Clatskanie	Clatskanie Branch, Western Bank	14,601	−2.37	12.09	1,918	−23.03	8.69
Rainier	Rainier Branch, The Oregon Bank	12,222	9.94	10.12	2,382	−14.50	10.79
Rainier	Rainier Branch, USNB	4,000	−19.88	3.31	615	−11.12	2.78
Scappoose	Scappoose Branch, Western Bank	8,440	3.25	6.98	3	−99.84	0.01
St. Helens	St. Helens Branch, FIOR	12,123	17.45	10.03	1,795	−12.65	8.13
St. Helens	South St. Helens Branch, USNB	6,320	24.75	5.23	1,056	−.93	4.78
St. Helens	St. Helens Branch, USNB	27,560	−8.66	22.82	5,812	3.87	26.33
St. Helens	St. Helens Branch, Western Bank	16,657	1.03	13.79	4,376	23.26	19.82
Vernonia	Vernonia Branch, Farmers and Merchants Bank	2,849	100.49	2.35	527	240.00	2.38
Vernonia	Vernonia Branch, USNB	6,862	1.77	5.68	1,789	−1.91	8.10
	Totals for Columbia County	$ 120,751	3.13		$ 22,071	−8.82	
COOS COUNTY							
Bandon	Bandon Branch, Security Bank of Coos County	$ 8,486	7.43	3.02	$ 6,944	13.96	4.35
Bandon	Bandon Branch, Western Bank	23,769	2.62	8.47	7,072	4.56	4.43
Coos Bay	Coos Bay Branch, FIOR	32,170	13.83	11.46	3,907	1.13	2.45
Coos Bay	Bunker Hill Branch, Security Bank of Coos County	7,453	63.08	2.65	8,866	38.20	5.56
Coos Bay	Coos Bay Branch, USNB	35,441	−5.83	12.63	19,728	5.72	12.37
Coos Bay	Coos Bay Branch, Western Bank	21,803	−4.20	7.77	34,912	−6.34	21.89
Coos Bay	Empire Branch, Western Bank	8,085	2.51	2.88	4	−99.91	0.00
Coos Bay	South Second Street Branch, Western Bank	1,991	−15.59	0.70	1	100.00	0.00
Coos Bay	Western Bank	1,034	−8.41	0.36	30,159	95.34	18.91
Coquille	Coquille Branch, FIOR	18,441	1.04	6.57	1,110	0.18	0.69

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
COOS COUNTY—Continued							
Coquille	Coquille Branch, Security Bank of Coos County	10,270	15.03	3.66	4,548	−8.65	2.85
Coquille	Coquille Valley Branch, USNB	12,401	8.76	4.42	2,732	33.72	1.71
Lakeside	Lakeside Branch, USNB	4,032	21.77	1.43	289	−12.15	0.18
Myrtle Point	Bank of Myrtle Point	11,073	−2.00	3.94	6,069	−17.91	3.80
Myrtle Point	Security Bank of Coos County	26,221	4.20	9.34	13,333	−21.78	8.36
North Bend	North Bend Branch, FIOR	19,970	2.52	7.11	1,597	−28.22	1.00
North Bend	North Bend Branch, Security Bank of Coos County	6,356	NEW	2.26	2,820	NEW	1.76
North Bend	Broadway-Newmark Branch, USNB	7,852	4.58	2.79	2,170	3.97	1.36
North Bend	North Bend Branch, USNB	14,706	14.14	5.24	5,942	−10.16	3.72
North Bend	North Bend Branch, Western Bank	8,988	7.88	3.20	7,225	1.77	4.53
	Totals for Coos County	$ 280,542	4.58		$ 159,428	3.54	
CROOK COUNTY							
Prineville	Prineville Branch, FIOR	$ 36,622	3.22	52.60	$ 10,294	−9.07	42.25
Prineville	The Prineville Bank	8,977	23.56	12.89	6,556	49.81	26.91
Prineville	Prineville Branch, USNB	18,169	1.34	26.09	5,369	−2.27	22.03
Prineville	Prineville Branch, Western Bank	5,851	12.75	8.40	2,143	−14.24	8.79
	Totals for Crook County	$ 69,619	5.70		$ 24,362	2.83	
CURRY COUNTY							
Brookings	Brookings Branch, FIOR	$ 6,483	51.61	6.52	$ 378	72.60	1.40
Brookings	Brookings Branch, USNB	30,545	5.26	30.73	5,953	−13.83	22.13
Brookings	Brookings Branch, Western Bank	10,244	−4.63	10.30	6,602	9.28	24.54
Gold Beach	Gold Beach Branch, Coast Community Bank	1,212	NEW	1.21	622	NEW	2.31
Gold Beach	Gold Beach Branch, FIOR	15,713	−4.79	15.81	1,544	31.74	5.74
Gold Beach	Gold Beach Branch, Western Bank	12,529	0.32	12.60	5,078	−42.93	18.87
Harbor	Coast Community Bank	9,510	−4.62	9.57	6,718	−4.01	24.97
Harbor	Harbor Branch, Western Bank (Closed)	4,516	−11.88	4.54	1	−99.93	0.00
Port Orford	Port Orford Branch, FIOR	8,619	2.75	8.67	2	−99.64	0.00
	Totals for Curry County	$ 99,371	2.96		$ 26,898	−17.06	
DESCHUTES COUNTY							
Bend	Bank of the Cascades	$ 13,292	32.65	4.25	$ 9,021	41.32	4.68
Bend	South Country Branch, Bank of the Cascades	2,360	46.13	0.75	1,524	13.47	0.79
Bend	Bend Branch (Main), FIOR	39,352	11.01	12.58	27,275	−14.58	14.16
Bend	Bend River Branch, FIOR	2,657	16.84	0.85	2	100.00	0.00
Bend	East Bend Branch, FIOR	21,453	17.96	6.86	4,372	−2.62	2.27
Bend	Bend Branch, The Oregon Bank	15,340	12.24	4.90	6,223	60.88	3.23
Bend	Bend Branch, United Savings Bank, Mutual	10,802	6.04	3.45	12,830	−6.74	6.66
Bend	Bend Branch, USNB	37,680	6.44	12.05	52,015	11.22	27.00
Bend	Deschutes Country Branch, USNB	14,682	43.72	4.69	7,942	−16.53	4.12
Bend	Northgate Branch, USNB	2,250	59.91	0.71	219	−75.55	0.11
Bend	Third & Arthur Branch, USNB	5,037	25.23	1.61	2,061	−24.03	1.07
Bend	Bend Branch, Western Bank	16,182	5.44	5.17	22,869	0.66	11.87
Bend	Pilot Butte Branch, Western Bank	3,457	8.60	1.10	2	100.00	0.00
Bend	South Bend Branch, Western Bank	4,766	34.29	1.52	1	−99.96	0.00
LaPine	LaPine Branch, The Prineville Bank	2,330	16.26	0.74	1,413	6.32	0.73
LaPine	LaPine Branch, USNB	15,047	10.34	4.81	5,875	9.13	3.05
Redmond	Redmond Branch, FIOR	11,262	26.71	3.60	1,922	−30.51	0.99
Redmond	Redmond Branch, United Savings Bank, Mutual	18,153	9.36	5.80	2,567	−6.68	1.33
Redmond	Redmond Branch, USNB	50,944	37.27	16.29	24,782	6.65	12.86
Redmond	Redmond Branch, Western Bank	11,144	−9.15	3.56	5,349	−26.41	2.77
Sisters	Sisters Branch, USNB	7,152	32.22	2.28	2,056	−5.29	1.06
Sisters	Sisters Branch, Western Bank	3,589	4.81	1.14	988	−12.79	0.51
Sunriver	Sunriver Branch, Bank of the Cascades	3,657	62.89	1.16	1,278	−3.32	0.66
	Totals for Deschutes County	$ 312,588	12.80		$ 192,586	−4.17	
DOUGLAS COUNTY							
Canyonville	Canyonville Branch, South Umpqua State Bank	$ 17,977	14.41	4.45	$ 6,323	34.16	3.21
Drain	Drain Branch, Douglas National Bank	5,821	61.60	1.44	1,870	38.21	0.94
Drain	Drain Branch, USNB	19,930	12.28	4.93	3,339	2.39	1.69
Glendale	Glendale Branch, South Umpqua State Bank	5,625	6.49	1.39	0	−100.00	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
DOUGLAS COUNTY—Continued							
Glide	Glide Branch, Douglas National Bank	8,421	72.98	2.08	1,763	1775.53	0.89
Myrtle Creek	Myrtle Creek Branch, South Umpqua State Bank	9,807	11.19	2.42	4,210	−.42	2.13
Myrtle Creek	Myrtle Creek Branch, USNB	14,948	6.77	3.70	4,844	77.04	2.45
Oakland	Oakland Branch, FIOR	7,720	−6.40	1.91	3	0.00	0.00
Reedsport	Pacific Security Bank	23,172	12.74	5.74	7,668	7.18	3.89
Reedsport	Reedsport Branch, The Oregon Bank	25,221	19.51	6.24	4,660	−38.74	2.36
Riddle	Riddle Branch, FIOR	6,595	−7.60	1.63	2,573	12.75	1.30
Roseburg	Douglas National Bank	28,427	−10.58	7.04	38,933	−12.51	19.76
Roseburg	Riverside Branch, Douglas National Bank	2,805	−65.38	0.69	122	−94.92	0.06
Roseburg	Roseburg Branch, FIOR	65,053	10.73	16.11	23,973	29.15	12.17
Roseburg	South Umpqua State Bank	20,121	7.55	4.98	30,829	12.10	15.65
Roseburg	Timber Community Bank	40,339	1.93	9.99	21,951	11.26	11.14
Roseburg	Garden Valley Branch, USNB	11,911	26.94	2.95	1,036	−9.99	0.52
Roseburg	Roseburg Branch, USNB	56,380	5.09	13.96	36,322	33.79	18.44
Sutherlin	Sutherlin Branch, Douglas National Bank	6,110	−1.22	1.51	1,353	−55.58	0.68
Sutherlin	Sutherlin Branch, FIOR	15,355	6.43	3.80	3,669	−20.53	1.86
Winston	Winston Branch, Douglas National Bank	11,852	−.75	2.93	1,515	−1.94	0.76
	Totals for Douglas County	$ 403,590	5.44		$ 196,956	6.32	
GILLIAM COUNTY							
Arlington	Bank of Eastern Oregon	$ 7,071	9.69	39.93	$ 6,665	24.25	83.30
Condon	Condon Branch, FIOR	10,635	2.58	60.07	1,336	−7.35	16.69
	Totals for Gilliam County	$ 17,706	5.31		$ 8,001	17.55	
GRANT COUNTY							
John Day	John Day Branch, FIOR	$ 19,496	2.96	43.62	$ 2,612	5.96	38.39
John Day	Grant County Branch, USNB	18,917	9.54	42.32	3,979	20.53	58.48
Prairie City	Prairie City Branch, FIOR	6,277	−4.66	14.04	212	−13.11	3.11
	Totals for Grant County	$ 44,690	4.44		$ 6,803	13.19	
HARNEY COUNTY							
Burns	Burns Branch, FIOR	$ 10,780	0.47	20.78	$ 3,774	−22.23	35.02
Burns	Harney County Branch, USNB	41,075	3.98	79.21	7,002	−1.04	64.97
	Totals for Harney County	$ 51,855	3.23		$ 10,776	−9.66	
HOOD RIVER COUNTY							
Cascade Locks	Cascade Locks Branch, The Oregon Bank	$ 2,668	−50.54	3.20	$ 360	1.69	1.33
Hood River	Hood River Branch, FIOR	36,279	−4.31	43.52	4,008	4.51	14.81
Hood River	Hood River County Bank	11,297	0.99	13.55	8,823	12.72	32.60
Hood River	Hood River Branch, USNB	23,149	7.90	27.76	7,846	10.83	28.99
Hood River	Hood River Heights Branch, USNB	9,967	7.18	11.95	6,021	−7.62	22.25
	Totals for Hood River County	$ 83,360	−2.21		$ 27,058	5.64	
JACKSON COUNTY							
Ashland	Ashland Branch, FIOR	$ 33,821	15.23	6.32	$ 3,630	−.35	1.64
Ashland	Ashland Branch, USNB	19,310	12.22	3.61	3,906	14.14	1.76
Ashland	Ashland Branch, Valley of the Rogue Bank	9,340	NEW	1.74	4,172	NEW	1.88
Ashland	Ashland Branch, Western Bank	4,554	36.42	0.85	1,903	−43.53	0.86
Ashland	South Ashland Branch, Western Bank	2,514	48.66	0.47	1	0.00	0.00
Central Point	Central Point State Bank	8,705	−25.90	1.62	7,482	2.04	3.38
Central Point	Central Point Branch, FIOR	20,680	12.98	3.86	5,391	6.10	2.43
Central Point	Central Point Branch, USNB	14,350	32.16	2.68	5,011	27.02	2.26
Eagle Point	Eagle Point Branch, Western Bank	5,085	0.37	0.95	1,315	−29.71	0.59
Gold Hill	Gold Hill Branch, Western Bank	3,384	22.21	0.63	1	0.00	0.00
Jacksonville	Jacksonville Branch, Central Point State Bank	2,357	−11.68	0.44	0	−100.00	0.00
Jacksonville	Jacksonville Branch, USNB	12,356	9.98	2.31	949	10.86	0.42
Medford	Medford Main Branch, FIOR	74,195	8.78	13.87	32,040	15.88	14.48
Medford	South Riverside Branch, FIOR	9,104	12.39	1.70	1,111	−43.34	0.50
Medford	West Medford Branch, FIOR	9,402	12.93	1.75	5	400.00	0.00
Medford	Jefferson State Bank	23,627	10.51	4.41	12,832	0.72	5.80
Medford	Stewart Avenue Branch, Jefferson State Bank	3,949	27.05	0.73	146	14.96	0.06
Medford	Medford State Bank	8,688	39.67	1.62	7,033	51.60	3.17

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
JACKSON COUNTY—Continued							
Medford	Downtown Branch, The Oregon Bank	23,252	79.19	4.34	3,273	−70.72	1.47
Medford	East Medford Branch, The Oregon Bank	15,476	8.36	2.89	692	−59.36	0.31
Medford	Rogue Valley Branch, The Oregon Bank	16,153	21.26	3.02	11,062	24.86	5.00
Medford	Medford Main Branch, USNB	96,509	−8.58	18.04	60,362	40.13	27.29
Medford	North Medford Branch, USNB	14,947	3.45	2.79	7,864	20.63	3.55
Medford	South Medford Branch, USNB	12,323	26.11	2.30	6,321	−2.93	2.85
Medford	Crater Branch, Western Bank	13,622	15.40	2.54	16,606	15.36	7.50
Medford	Downtown Medford Branch, Western Bank	11,597	14.54	2.16	7,160	−30.01	3.23
Medford	South Medford Branch, Western Bank (Closed)	2,401	14.99	0.44	1	−99.94	0.00
Phoenix	Phoenix Branch, FIOR	12,077	15.82	2.25	714	−34.07	0.32
Phoenix	Phoenix Branch, Valley of the Rogue Bank	4,181	NEW	0.78	1,756	NEW	0.79
Rogue River	Rogue River Branch, Colonial Banking Company	5,226	33.21	0.97	4,846	7.11	2.19
Rogue River	Valley of the Rogue Bank	18,487	2.81	3.45	8,812	2.04	3.98
Shady Cove	Shady Cove Branch, Western Bank	5,206	23.07	0.97	1,016	−26.00	0.45
Talent	Talent Branch, Valley of the Rogue Bank	2,090	12.06	0.39	2,110	10.01	0.95
White City	White City Branch, FIOR	15,850	23.23	2.96	1,648	−.90	0.74
	Totals for Jackson County	$ 534,819	5.89		$ 221,171	−1.39	
JEFFERSON COUNTY							
Madras	Madras Branch, FIOR	$ 16,170	10.74	27.50	$ 1,684	−38.45	8.10
Madras	Juniper Banking Company	11,043	9.67	18.78	8,396	−.50	40.40
Madras	Madras Branch, USNB	31,586	−1.98	53.71	10,700	42.93	51.49
	Totals for Jefferson County	$ 58,799	3.34		$ 20,780	11.35	
JOSEPHINE COUNTY							
Cave Junction	Home Valley Bank	$ 6,020	49.41	2.49	$ 1,996	−19.67	2.51
Cave Junction	Illinois Valley Branch, Western Bank	8,929	12.47	3.69	2,661	−22.35	3.35
Grants Pass	South Grants Pass Branch, Colonial Banking Company	2,415	−18.74	0.99	1,993	8.78	2.51
Grants Pass	Family Bank of Commerce	14,356	14.91	5.94	7,884	−2.42	9.94
Grants Pass	Grants Pass Branch, FIOR	48,507	3.12	20.08	4,208	−19.17	5.31
Grants Pass	South Grants Pass Branch, FIOR	9,712	31.40	4.02	1,131	−15.91	1.42
Grants Pass	Beacon Hill Branch, The Oregon Bank	5,206	NEW	2.15	135	NEW	0.17
Grants Pass	Grants Pass Main Branch, The Oregon Bank	67,226	NEW	27.83	22,345	NEW	28.19
Grants Pass	Redwood Branch, The Oregon Bank	4,336	NEW	1.79	0	NEW	0.00
Grants Pass	Grants Pass Branch, USNB	49,432	2.26	20.46	23,258	50.77	29.35
Grants Pass	South Grants Pass Branch, USNB	3,538	45.00	1.46	1,145	40.83	1.44
Grants Pass	Fruitdale Branch, Valley of the Rogue Bank	10,121	28.65	4.19	6,384	26.61	8.05
Merlin	Colonial Banking Company	11,714	12.51	4.85	6,103	1.39	7.70
	Totals for Josephine County	$ 241,512	13.86		$ 79,243	−8.82	
KLAMATH COUNTY							
Klamath Falls	Klamath Falls Branch, FIOR	$ 49,807	7.55	22.47	$ 21,076	−32.19	22.35
Klamath Falls	North Klamath Falls Branch, FIOR	2,982	18.19	1.34	241	8.07	0.25
Klamath Falls	So. Sixth Street Branch, FIOR	28,298	18.49	12.76	3,476	−23.77	3.68
Klamath Falls	South Valley State Bank	12,959	68.29	5.84	8,020	53.05	8.50
Klamath Falls	Klamath Falls Branch, USNB	46,748	8.23	21.09	32,863	22.62	34.85
Klamath Falls	Shasta Way Branch, USNB	13,274	11.30	5.98	2,378	24.43	2.52
Klamath Falls	Town & Country Branch, USNB	22,352	12.29	10.08	6,071	0.00	6.43
Klamath Falls	Klamath Falls Branch, Western Bank	18,842	4.93	8.50	13,010	−8.47	13.79
Klamath Falls	Shasta Plaza Branch, Western Bank	7,073	4.22	3.19	3	−99.78	0.00
Merrill	Merrill Branch, FIOR	19,323	1.63	8.71	7,147	−35.86	7.58
	Totals for Klamath County	$ 221,658	11.27		$ 94,285	−8.11	
LAKE COUNTY							
Christmas Valley	Christmas Valley Branch, The Prineville Bank	$ 1,469	1669.87	2.98	$ 269	100.00	1.99
Lakeview	Lakeview Branch, FIOR	30,899	0.85	62.77	8,934	−11.21	66.41
Lakeview	Lakeview Branch, USNB	16,850	−2.96	34.23	4,248	4.55	31.58
	Totals for Lake County	$ 49,218	2.35		$ 13,451	−4.77	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LANE COUNTY							
Coburg	Coburg Branch, Citizens Valley Bank	$ 3,206	NEW	0.33	$ 627	NEW	0.11
Cottage Grove	Cottage Grove Branch, FIOR	26,306	7.09	2.76	3,005	−23.61	0.56
Cottage Grove	Cottage Grove Office, Siuslaw Valley Bank	4,359	7.17	0.45	8,879	−.74	1.68
Cottage Grove	The Cottage Grove Bank	7,707	11.32	0.81	4,787	3.68	0.90
Cottage Grove	Cottage Grove Branch, USNB	15,079	10.79	1.58	5,692	0.00	1.07
Creswell	Community Bank of Creswell	12,825	11.60	1.34	5,779	−14.24	1.09
Eugene	Bank of the Northwest	23,973	−6.80	2.52	18,376	−9.92	3.47
Eugene	Eugene Downtown Branch, Citizens Valley Bank	6,387	NEW	0.67	6,544	NEW	1.23
Eugene	Valley River Branch, Centennial Bank	6,354	39.55	0.66	4,151	−23.38	0.78
Eugene	West 11th Branch, Centennial Bank	21,149	−10.49	2.22	16,531	−15.69	3.12
Eugene	Business & Professional Branch, Emerald Empire Banking Co.	3,476	73.10	0.36	8,063	96.27	1.52
Eugene	18th & Oak Branch, FIOR	21,386	28.75	2.24	3,665	−20.25	0.69
Eugene	29th & Portland Branch, FIOR	6,501	23.17	0.68	1	−50.00	0.00
Eugene	Beltline & Barger Branch, FIOR	5,156	50.23	0.54	1	0.00	0.00
Eugene	Cal Young Branch, FIOR	13,954	29.27	1.46	976	−33.65	0.18
Eugene	Coburg Road Branch, FIOR	18,487	20.89	1.94	2,482	−19.46	0.46
Eugene	Eugene Main Branch, FIOR	102,337	−30.55	10.76	101,611	29.26	19.23
Eugene	River Road Branch, FIOR	19,244	16.66	2.02	1,334	2.45	0.25
Eugene	University Branch, FIOR	12,013	17.86	1.26	3,242	18.23	0.61
Eugene	Valley River Center, FIOR	9,548	13.62	1.00	1,461	−20.16	0.27
Eugene	West Eugene Branch, FIOR	35,616	6.15	3.74	5,861	−4.77	1.10
Eugene	Eugene Branch, Oregon First Bank	14,174	NEW	1.49	22,058	NEW	4.17
Eugene	Pacific Continental Bank	13,473	−2.79	1.41	8,658	22.75	1.63
Eugene	18th & Chambers Branch, Pacific Western Bank	7,680	6.75	0.80	0	−100.00	0.00
Eugene	Coburg Road Branch, Pacific Western Bank	6,603	3.80	0.69	1	−99.69	0.00
Eugene	Emerald Branch, Pacific Western Bank	11,549	−13.10	1.21	1	−99.89	0.00
Eugene	Eugene Main Office, Pacific Western Bank	25,019	−11.59	2.63	2	−99.99	0.00
Eugene	River Road Branch, Pacific Western Bank	7,002	7.01	0.73	1	−99.82	0.00
Eugene	10th & Lincoln Branch, The Oregon Bank	26,695	−26.80	2.80	36,724	11.91	6.95
Eugene	29th & Willamette Branch. The Oregon Bank	5,924	36.24	0.62	1,266	−53.47	0.23
Eugene	17th & Oak Branch, USNB	19,558	43.30	2.05	11,141	26.55	2.10
Eugene	29th & Willamette Branch, USNB	16,163	6.13	1.69	2,583	−11.69	0.48
Eugene	7th & Chambers Branch, USNB	13,712	53.98	1.44	5,879	34.10	1.11
Eugene	Bethel-Danebo Branch, USNB	6,607	13.71	0.69	1,714	−.29	0.32
Eugene	Eugene Main Branch, USNB	58,154	−12.84	6.11	113,664	22.90	21.51
Eugene	Oakway-Coburg Branch, USNB	23,029	22.04	2.42	4,843	−18.09	0.91
Eugene	Oregon Campus Branch, USNB	9,744	0.96	1.02	3,104	−12.01	0.58
Eugene	River Road Branch, USNB	15,351	8.25	1.61	2,786	−5.07	0.52
Eugene	Santa Clara Branch, USNB	7,572	25.50	0.79	3,224	6.01	0.61
Florence	Oregon Pacific Banking Co.	10,137	8.19	1.06	7,697	6.25	1.45
Florence	Siuslaw Valley Bank	24,239	12.06	2.54	5,259	−63.25	0.99
Florence	Florence Branch, Western Bank	11,014	2.20	1.15	3,178	−22.84	0.60
Junction City	Junction City Branch, FIOR	8,593	25.90	0.90	3,551	−22.88	0.67
Junction City	Tri-County Banking Co.	7,262	−25.18	0.76	6,507	−3.18	1.23
Junction City	Junction City Branch, USNB	20,057	22.18	2.10	6,184	68.59	1.17
Mapleton	Mapleton Office, Siuslaw Valley Bank	4,872	−.59	0.51	464	−34.73	0.08
Oakridge	Oakridge Branch, FIOR	13,805	9.07	1.45	3,716	33.23	0.70
Pleasant Hill	Pleasant Hill Office, Siuslaw Valley Bank	6,459	0.65	0.67	960	0.41	0.18
Springfield	Springfield Branch, Citizens Valley Bank	12,007	NEW	1.26	7,533	NEW	1.42
Springfield	Centennial Bank	24,398	−4.66	2.56	19,543	−13.13	3.70
Springfield	Emerald Empire Banking Company (Closed)	17,855	68.55	1.87	9,503	63.19	1.79
Springfield	Mohawk-Centennial Branch, FIOR	18,720	25.31	1.96	1,885	−15.24	0.35
Springfield	Springfield Main Branch, FIOR	25,844	6.80	2.71	2,729	−37.75	0.51
Springfield	30th & Hilyard Branch, Pacific Western Bank	4,972	8.65	0.52	0	−100.00	0.00
Springfield	Springfield Branch, Pacific Western Bank	14,519	−5.62	1.52	1	−99.94	0.00
Springfield	Mohawk-Northgate Branch, USNB	13,490	−5.74	1.41	7,052	−6.67	1.33
Springfield	Springfield Branch, USNB	24,873	−8.17	2.61	21,126	37.73	3.99
Veneta	West Lane Branch, Pacific Western Bank	14,842	−4.55	1.56	481	−59.09	0.09
Veneta	Applegate Branch, Tri-County Banking Co.	3,359	11.66	0.35	98	−58.29	0.01
Walterville	McKenzie River Branch, Centennial Bank	6,494	−7.87	0.68	1	−99.92	0.00
	Totals for Lane County	$ 950,883	−3.39		$ 528,185	4.58	
LINCOLN COUNTY							
Depoe Bay	Depoe Bay Branch, Pacific State Bank	$ 445	NEW	0.19	$ 62	NEW	0.05
Depoe Bay	Depoe Bay Branch, The Oregon Bank	4,241	NEW	1.85	301	NEW	0.25

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
LINCOLN COUNTY—Continued							
Lincoln City	Lincoln City Branch, FIOR	19,289	0.89	8.43	2,036	−2.30	1.74
Lincoln City	Pacific State Bank	9,348	126.07	4.08	4,552	124.34	3.90
Lincoln City	Lincoln City Branch, The Bank of Newport	1,753	−32.42	0.76	418	−6.48	0.35
Lincoln City	Lincoln City Branch, The Oregon Bank	19,756	NEW	8.63	16,416	NEW	14.09
Lincoln City	Oceanlake Branch, The Oregon Bank	14,420	NEW	6.30	3,042	NEW	2.61
Nehalem	Nehalem Branch, The Oregon Bank	5,287	NEW	2.31	1,586	NEW	1.36
Newport	Newport State Bank	3,325	NEW	1.45	611	NEW	0.52
Newport	National Security Bank	26,547	11.07	11.60	16,925	8.01	14.53
Newport	Newport North Branch, The Bank of Newport	3,839	21.25	1.67	1,382	−23.22	1.18
Newport	The Bank of Newport	37,920	−20.23	16.57	33,642	−25.32	28.88
Newport	Yaquina Bay Bank	14,922	79.82	6.52	9,926	69.53	8.52
Pacific City	Pacific City Branch, The Oregon Bank	2,728	NEW	1.19	575	NEW	0.49
Siletz	Siletz Branch, National Security Bank	2,855	14.98	1.24	1,470	12.55	1.26
South Beach	South Beach Branch, The Oregon Bank	1,955	NEW	0.85	982	NEW	0.84
Toledo	Toledo Branch, National Security Bank	19,240	4.21	8.41	9,185	0.41	7.88
Toledo	Toledo Branch, USNB	10,890	−6.90	4.76	6,152	7.47	5.28
Waldport	Waldport Branch, FIOR	11,968	8.24	5.23	2,334	0.86	2.00
Waldport	South Lincoln Branch, The Bank of Newport	13,722	0.12	5.99	4,558	−8.78	3.91
Yachats	Yachats Branch, The Oregon Bank	4,306	NEW	1.88	300	NEW	0.25
	Totals for Lincoln County	$ 228,756	9.01		$ 116,455	−3.52	
LINN COUNTY							
Albany	Citizens Valley Bank	$ 33,111	1.25	9.46	$ 37,679	−9.04	31.09
Albany	East Albany Branch, Citizens Valley Bank	6,400	13.96	1.82	1,188	−56.38	0.98
Albany	South Albany Branch, Citizens Valley Bank	6,043	−15.28	1.72	2,986	10.42	2.46
Albany	Albany Main Branch, FIOR	30,043	5.46	8.58	8,732	−40.22	7.20
Albany	Waverly Branch, FIOR	13,026	15.28	3.72	2,067	−8.74	1.70
Albany	Greater Pacific Bank	14,280	−.63	4.08	9,716	−11.04	8.01
Albany	Albany Community Branch, USNB	39,747	14.93	11.35	15,608	28.98	12.88
Albany	Santiam-Albany Branch, USNB	11,969	13.03	3.42	2,241	21.00	1.84
Brownsville	Brownsville Branch, Citizens Valley Bank	5,999	16.59	1.71	615	12.43	0.50
Halsey	Halsey Branch, Citizens Valley Bank	4,899	−.80	1.39	2,955	−26.16	2.43
Harrisburg	Harrisburg Branch, Bank of Oregon	4,147	18.11	1.18	283	−42.24	0.23
Harrisburg	Harrisburg Branch, Citizens Valley Bank	382	NEW	0.10	50	NEW	0.04
Harrisburg	Harrisburg Branch, Pacific Western Bank	21,170	−.36	6.04	6,816	−25.63	5.62
Lebanon	Lebanon Branch, Citizens Valley Bank	24,738	5.63	7.06	3,590	−1.61	2.96
Lebanon	Lebanon Branch, FIOR	42,953	4.37	12.27	8,530	21.52	7.03
Lebanon	Lebanon Branch, Greater Pacific Bank	2,907	303.75	0.83	178	381.08	0.14
Lebanon	Lebanon Branch, The Oregon Bank	8,447	56.80	2.41	1,533	11.81	1.26
Lebanon	Lebanon-Southgate Branch, USNB	15,211	13.19	4.34	4,501	3.87	3.71
Lyons	Santiam Valley Office, Western Security Bank	4,633	8.29	1.32	1,286	28.85	1.06
Scio	Scio Branch, FIOR	10,602	7.51	3.02	1,714	−18.22	1.41
Shedd	Shedd Branch, Citizens Valley Bank	3,655	38.02	1.04	2,747	7.68	2.26
Sweet Home	Sweet Home Branch, Citizens Valley Bank	13,641	8.10	3.89	2,601	9.74	2.14
Sweet Home	Sweet Home Branch, FIOR	26,587	4.90	7.59	2,153	0.84	1.77
Sweet Home	Sweet Home Branch, USNB	5,339	−6.79	1.52	1,410	41.14	1.16
	Totals for Linn County	$ 349,929	7.93		$ 121,179	−7.04	
MALHEUR COUNTY							
Nyssa	Nyssa Branch, FIOR	$ 19,367	2.51	13.73	$ 6,233	−17.12	11.05
Nyssa	Nyssa Branch, USNB	12,234	−4.39	8.67	7,528	−29.92	13.35
Ontario	Ontario Branch, FIOR	30,077	9.23	21.33	6,247	12.63	11.07
Ontario	Ontario Branch, USNB	38,226	7.27	27.11	12,473	18.80	22.11
Ontario	West Park Plaza Branch, USNB	8,224	13.15	5.83	5,389	20.99	9.55
Ontario	Treasure Valley Branch, Western Bank	6,971	18.85	4.94	7,573	−23.04	13.42
Vale	Vale Branch, USNB	25,876	−1.19	18.35	10,946	1.65	19.41
	Totals for Malheur County	$ 140,975	4.24		$ 56,389	−5.02	
MARION COUNTY							
Aumsville	Santiam Valley Bank	$ 6,737	16.19	0.58	$ 5,240	19.88	0.85
Brooks	Brooks Branch, Bank of Oregon	5,488	−4.58	0.47	0	−100.00	0.00
Hubbard	Hubbard Branch, Bank of Oregon	10,056	−.68	0.86	0	−100.00	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		*Deposits*	*% of Change*	*% of County*	*Loans*	*% of Change*	*% of County*
MARION COUNTY—Continued							
Jefferson	Jefferson Branch, Citizens Valley Bank	5,233	20.10	0.45	2,482	9.77	0.40
Mill City	Mill City Office, Santiam Valley Bank	1,726	NEW	0.14	147	NEW	0.02
Mill City	Mill City Branch, USNB	18,882	−2.96	1.63	3,650	−40.37	0.59
Mt. Angel	Mt. Angel Branch, FIOR	11,037	2.51	0.95	3,439	14.21	0.55
Mt. Angel	Mt. Angel Branch, USNB	23,530	3.31	2.03	2,516	13.58	0.40
Salem	North Salem Branch, Bank of Oregon	5,560	−17.27	0.48	38	−99.00	0.00
Salem	Candalaria Branch, FIOR	15,010	16.74	1.29	2,754	4.04	0.44
Salem	Capitol Center Branch, FIOR	11,673	10.51	1.00	2,033	−1.88	0.33
Salem	East Salem Branch, FIOR	17,806	7.13	1.53	1,715	−.17	0.27
Salem	Keizer Branch, FIOR	19,169	16.80	1.65	1,863	15.71	0.30
Salem	Lancaster-Silverton Branch, FIOR	12,507	9.97	1.08	1,377	12.13	0.22
Salem	Liberty & Skyline Road Branch, FIOR	4,370	35.58	0.37	90	8900.00	0.01
Salem	Salem Main Branch, FIOR	63,645	−13.92	5.50	31,686	1.57	5.15
Salem	Salem Branch, Oregon First Bank	16,435	NEW	1.42	8,812	NEW	1.43
Salem	Lancaster & Market Office, Pacific Western Bank	1,830	−29.34	0.15	5,922	65.51	0.96
Salem	Salem Main Office, Pacific Western Bank	3,446	−81.25	0.29	1	−99.98	0.00
Salem	Medical Center Branch, Pioneer Trust Company	4,825	134.10	0.41	2,702	119.67	0.43
Salem	Pioneer Trust Company	35,621	13.17	3.07	11,390	12.46	1.85
Salem	25th & Mission Street Branch, The Oregon Bank	3,017	110.09	0.26	161	−61.48	0.02
Salem	Center & Church Branch, The Oregon Bank	7,866	−15.96	0.67	1	0.00	0.00
Salem	Salem Main Branch, The Oregon Bank	30,505	1.52	2.63	15,610	−13.10	2.53
Salem	East Motor Branch, The Commercial Bank	10,660	11.55	0.92	1,163	−16.14	0.18
Salem	Keizer Branch, The Commercial Bank	7,586	20.43	0.65	1,388	4.51	0.22
Salem	Silverlan Plaza Branch, The Commercial Bank	3,974	21.90	0.34	730	200.41	0.11
Salem	South Salem Branch, The Commercial Bank	10,769	13.00	0.93	1,124	−36.17	0.18
Salem	The Commercial Bank	51,297	2.37	4.43	65,424	16.71	10.63
Salem	Keizer Branch, United Savings Bank, Mutual	16,567	7.03	1.43	1,443	−9.30	0.23
Salem	Lancaster Mall Branch, United Savings Bank, Mutual	16,746	14.08	1.44	0	0.00	0.00
Salem	South Salem Branch, United Savings Bank, Mutual	14,005	25.69	1.21	802	−15.13	0.13
Salem	United Savings Bank, Mutual	85,344	−.35	7.37	138,247	−2.60	22.47
Salem	Center & Lancaster Branch, USNB	29,938	6.49	2.58	6,604	6.15	1.07
Salem	Keizer Branch, USNB	19,113	11.29	1.65	2,415	−18.79	0.39
Salem	Ladd & Bush Branch, USNB	117,263	7.65	10.13	68,658	9.35	11.16
Salem	North Salem Branch, USNB	25,405	8.63	2.19	7,218	−20.42	1.17
Salem	Silverton-Lancaster Branch, USNB	7,487	15.95	0.64	1,996	4.01	0.32
Salem	Sunnyslope Branch, USNB	14,517	11.30	1.25	4,557	−8.36	0.74
Salem	University Branch, USNB	24,140	6.94	2.08	3,697	0.70	0.60
Salem	Battle Creek Office, Western Security Bank	2,154	34.54	0.18	16	−65.95	0.00
Salem	Broadway Branch, Western Security Bank	11,623	18.65	1.00	6,115	−20.59	0.99
Salem	Candalaria Branch, Western Security Bank	25,060	7.31	2.16	9,643	23.06	1.56
Salem	Lancaster Office, Western Security Bank	10,226	10.67	0.88	11,137	12.21	1.81
Salem	Western Security Bank	15,390	−16.12	1.33	31,906	−3.26	5.18
Silverton	Silverton Branch, Bank of Oregon	6,407	−8.19	0.55	1	−99.87	0.00
Silverton	Silverton Branch, FIOR	23,467	7.39	2.02	5,502	26.19	0.89
Silverton	Silverton Branch, The Commercial Bank	21,108	12.35	1.82	3,764	3.74	0.61
St. Paul	St. Paul Branch, Bank of Oregon	3,258	−20.57	0.28	0	−100.00	0.00
St. Paul	St. Paul Branch, USNB	11,875	9.15	1.02	2,559	−12.45	0.41
Stayton	Stayton Branch, Bank of Oregon	4,118	−4.80	0.35	0	−100.00	0.00
Stayton	Stayton Branch, FIOR	34,025	3.19	2.94	5,864	5.82	0.95
Stayton	Stayton Branch, USNB	20,729	7.42	1.79	8,534	−9.76	1.38
Turner	Cascade Office, Western Security Bank	6,529	−1.28	0.56	4,153	8.80	0.67
Woodburn	Bank of Oregon	33,099	−11.68	2.86	90,257	−6.49	14.67
Woodburn	Cascade Branch, Bank of Oregon	16,198	−12.64	1.40	0	−100.00	0.00
Woodburn	Woodburn Branch, FIOR	26,434	11.25	2.28	4,788	22.83	0.77
Woodburn	Woodburn Branch, United Savings Bank, Mutual	33,676	8.32	2.91	4,491	−6.57	0.73
Woodburn	Woodburn Branch, USNB	47,058	12.58	4.06	8,595	12.45	1.39
Woodburn	Woodburn State Bank	13,759	9.80	1.18	8,631	−3.16	1.40
	Totals for Marion County	$1,156,978	3.24		$ 615,051	−.33	
MORROW COUNTY							
Boardman	Boardman Branch, Inland Empire Bank	$ 3,181	24.36	7.59	$ 3,161	−12.34	17.45
Boardman	Boardman Branch, USNB (Closed)	3,017	4.28	7.19	787	−41.04	4.34
Heppner	Heppner Branch, Bank of Eastern Oregon	15,700	10.28	37.46	9,253	14.44	51.09
Heppner	Heppner Branch, FIOR	15,168	5.33	36.19	2,544	−12.39	14.04
Ione	Ione Branch, Bank of Eastern Oregon	4,840	17.19	11.54	2,364	2.82	13.05
	Totals for Morrow County	$ 41,906	5.11		$ 18,109	−.65	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY							
Gresham	242nd & Burnside Branch, FIOR	$ 10,630	35.72	0.14	$ 23	−98.15	0.00
Gresham	Gresham Branch, FIOR	38,295	2.44	0.51	12,664	0.90	0.18
Gresham	Mount Hood Security Bank	11,562	19.18	0.15	10,300	31.71	0.15
Gresham	Twelvemile Corner Branch, Mount Hood Security Bank	1,601	−3.37	0.02	125	−51.73	0.00
Gresham	Gresham Branch, Oregon First Bank	7,702	NEW	0.10	5,811	NEW	0.08
Gresham	Gresham Mall Office, Pacific Western Bank	4,595	−23.17	0.06	4	−99.87	0.00
Gresham	Gresham Office, Pacific Western Bank	21,456	−6.86	0.28	8,982	−2.36	0.13
Gresham	Gresham Branch, The Oregon Bank	7,045	−41.63	0.09	972	−54.30	0.01
Gresham	East Gresham Branch, USNB	11,887	14.13	0.15	3,397	16.13	0.05
Gresham	Gresham Branch, USNB	29,946	6.82	0.39	28,836	17.97	0.43
Lake Oswego	Mountain Park Plaza Branch, Oregon First Bank	5,552	NEW	0.07	1,711	NEW	0.02
Portland	2nd & Yamhill Branch, American State Bank	1,368	34.38	0.01	153	−48.31	0.00
Portland	American State Bank	11,431	1.03	0.15	5,563	67.76	0.08
Portland	Portland Office, Bank of Oregon	3,171	33.06	0.04	11,173	−27.97	0.16
Portland	Canadian Imperial Bank of Commerce	1,237,612	95.07	16.48	117,123	3.34	1.74
Portland	Lloyd Center Branch, Canadian Imperial Bank of Commerce	3,686	6.47	0.04	12,714	−19.82	0.18
Portland	122nd & Halsey Branch, FIOR	17,200	11.00	0.22	2,324	−24.64	0.03
Portland	26th & East Burnside Branch, FIOR	13,828	12.18	0.18	1,966	−11.16	0.02
Portland	39th & Powell Branch, FIOR	18,214	−4.30	0.24	1,082	−16.64	0.01
Portland	42nd & Going Branch, FIOR	28,323	10.25	0.37	2,908	11.28	0.04
Portland	46th & Woodstock Branch, FIOR	16,395	10.93	0.21	1,134	−27.49	0.01
Portland	Broadway & Grand Branch, FIOR	14,935	7.77	0.19	3,314	44.58	0.04
Portland	Calaroga Terrace Branch, FIOR	3,615	49.87	0.04	0	0.00	0.00
Portland	East Portland Branch, FIOR	62,985	11.73	0.83	91,548	9.73	1.36
Portland	Fifth & College Branch, FIOR	19,339	14.38	0.25	4,245	15.66	0.06
Portland	Fifth & Salmon Branch, FIOR	23,893	8.25	0.31	57,541	109.91	0.85
Portland	First Interstate Bank of Oregon, N.A.	363,907	−40.03	4.84	1,813,721	23.81	27.07
Portland	Foster-Powell Branch, FIOR	20,180	−.24	0.26	1,543	−14.03	0.02
Portland	Gateway Branch, FIOR	28,532	9.34	0.38	6,753	67.98	0.10
Portland	Hayden Island Branch, FIOR	4,724	145.78	0.06	603	310.20	0.00
Portland	Holladay Park Plaza Branch, FIOR	790	NEW	0.01	0	NEW	0.00
Portland	Hollywood-Rose City Branch, FIOR	43,914	12.03	0.58	7,401	43.96	0.11
Portland	Johns Landing Branch, FIOR	12,884	14.36	0.17	5,335	−13.39	0.07
Portland	Lloyd Center Branch, FIOR	35,894	6.42	0.47	4,172	−21.88	0.06
Portland	Lloyd Tower Branch, FIOR	1,724	14.02	0.02	0	0.00	0.00
Portland	Medical Center Branch, FIOR	6,200	10.35	0.08	581	−8.79	0.00
Portland	Montavilla Branch, FIOR	30,243	5.95	0.40	3,655	−1.02	0.05
Portland	Moreland-Sellwood Branch, FIOR	40,592	10.71	0.54	2,453	−23.19	0.03
Portland	N. Denver & Interstate Branch, FIOR	29,080	5.96	0.38	3,951	38.48	0.05
Portland	N.W. 19th & Raleigh Branch, FIOR	38,376	6.10	0.51	4,698	−5.64	0.07
Portland	N.W. 22nd & Lovejoy Branch, FIOR	9,404	35.32	0.12	1,448	−.95	0.02
Portland	N.W. 29th & Yeon Branch, FIOR	17,127	16.31	0.22	82,420	14.98	1.23
Portland	One Main Place Branch, FIOR	19,375	30.62	0.25	40,943	−12.78	0.61
Portland	Parkrose Branch, FIOR	10,200	31.20	0.13	1	−99.94	0.00
Portland	Peninsula Center, FIOR	19,739	13.65	0.26	2,702	43.79	0.04
Portland	Portland Main Branch, FIOR	117,873	10.65	1.56	79,625	−1.37	1.18
Portland	S.E. 103rd & Washington Branch, FIOR	14,332	39.71	0.19	4,696	3.73	0.07
Portland	S.E. 121st & Division Branch, FIOR	25,323	13.63	0.33	2,936	−13.79	0.04
Portland	S.E. 181st & Stark Branch, FIOR	24,529	10.84	0.32	3,416	−8.12	0.05
Portland	S.E. 38th & Hawthorne Branch, FIOR	33,794	12.12	0.45	3,118	−49.84	0.04
Portland	S.E. 82nd & Foster Branch, FIOR	43,724	11.13	0.58	2,100	−3.66	0.03
Portland	S.W. 10th & Yamhill Branch, FIOR	2,103	29.81	0.02	0	0.00	0.00
Portland	S.W. 13th & Barbur Blvd. Branch, FIOR	17,598	18.44	0.23	1,846	−13.21	0.02
Portland	S.W. 14th & Morrison Branch, FIOR	22,344	23.74	0.29	2,326	−3.96	0.03
Portland	S.W. First & Harrison Branch, FIOR	7,996	15.66	0.10	1	−99.95	0.00
Portland	Sixth & Morrison Branch, FIOR	47,901	−21.10	0.63	27,840	33.94	0.41
Portland	Swan Island Branch, FIOR	6,157	5.84	0.08	10	−99.18	0.00
Portland	Terwilliger Plaza Branch, FIOR	7,641	23.46	0.10	0	0.00	0.00
Portland	Walnut Park Branch, FIOR	15,843	−3.46	0.21	2,466	1.23	0.03
Portland	One Pacific Square Branch, FIOR	8,935	16.72	0.11	1,443	−11.68	0.02
Portland	Ione Plaza Branch, Oregon First Bank	3,826	NEW	0.05	320	NEW	0.00
Portland	Lloyd Branch, Oregon First Bank	30,052	NEW	0.40	9,018	NEW	0.13
Portland	N.E. 122nd & Halsey Branch, Oregon First Bank	10,825	NEW	0.14	1,252	NEW	0.01
Portland	Oregon First Bank	89,121	NEW	1.18	104,932	NEW	1.56
Portland	S.W. 5th & Taylor Branch, Oregon First Bank	7,231	NEW	0.09	1,928	NEW	0.02

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	200 Market Office, Pacific Western Bank	11,318	10.46	0.15	7	−99.87	0.00
Portland	Barbur Boulevard Office, Pacific Western Bank	16,528	6.82	0.22	4	−99.89	0.00
Portland	East Morrison Office, Pacific Western Bank	20,779	35.10	0.27	9	−99.89	0.00
Portland	Gateway Office, Pacific Western Bank	9,499	15.53	0.12	1	−99.98	0.00
Portland	Hillsdale Office, Pacific Western Bank	11,875	10.75	0.15	2	−99.87	0.00
Portland	Lloyd Center Tower Office, Pacific Western Bank	2,411	109.83	0.03	0	−100.00	0.00
Portland	Multnomah Office, Pacific Western Bank	14,976	6.36	0.19	2	−99.82	0.00
Portland	North Lombard Office, Pacific Western Bank	2,569	−16.04	0.03	0	−100.00	0.00
Portland	Parkside Center Office, Pacific Western Bank	6,746	87.54	0.08	1	−99.96	0.00
Portland	Portland Main Office, Pacific Western Bank	22,648	−32.17	0.30	3	−99.95	0.00
Portland	S.W. 6th & Alder Office, Pacific Western Bank	22,763	45.63	0.30	30	−99.43	0.00
Portland	Stewardship Bank of Oregon	6,593	14.56	0.08	5,184	0.64	0.07
Portland	122nd & Stark Branch, The Oregon Bank	25,033	42.40	0.33	2,830	−61.58	0.04
Portland	20th & Sandy Branch, The Oregon Bank	12,159	23.85	0.16	865	−67.41	0.01
Portland	Lloyd Center Branch, The Oregon Bank	15,792	54.21	0.21	11,319	467.65	0.16
Portland	N.W. 21st & Davis Branch, The Oregon Bank	11,819	34.26	0.15	788	−62.81	0.01
Portland	Ninth & Washington Branch, The Oregon Bank	15,640	30.36	0.20	1,679	−72.80	0.02
Portland	Parkrose Branch, The Oregon Bank	30,458	25.05	0.40	9,156	−23.34	0.13
Portland	Providence Branch, The Oregon Bank	4,240	189.02	0.05	0	0.00	0.00
Portland	St. Johns Branch, The Oregon Bank	11,396	26.45	0.15	4,573	5.85	0.06
Portland	The Oregon Bank	107,426	−17.23	1.43	325,768	22.48	4.86
Portland	Willamette Center Branch, The Oregon Bank	11,939	64.42	0.15	3,555	−56.21	0.05
Portland	The Bank of Tokyo, Ltd.	1,660,292	−16.20	22.11	125,414	−9.15	1.87
Portland	The Bank of Nova Scotia	370,843	−3.82	4.93	69,359	10.25	1.03
Portland	The Royal Bank of Canada	445,984	−59.21	5.93	1,308,915	−18.36	19.54
Portland	The Hongkong and Shanghai Banking Corporation	8,144	395.37	0.10	3,740	102.05	0.05
Portland	The Bank of California, N.A.	240,680	11.55	3.20	97,620	−13.53	1.45
Portland	102nd & Washington Branch, USNB	17,128	32.05	0.22	6,843	0.39	0.10
Portland	160th & Division Branch, USNB	22,260	4.75	0.29	4,978	−8.03	0.07
Portland	181st & Glisan Branch, USNB	21,446	1.01	0.28	9,332	−1.36	0.13
Portland	200 Market Street Branch, USNB	6,092	−23.15	0.08	2,106	−8.79	0.03
Portland	23rd & Lovejoy Branch, USNB	8,076	36.60	0.10	1,927	3.10	0.02
Portland	36th and Powell Branch, USNB	5,800	38.42	0.07	506	220.25	0.00
Portland	39th & Salmon Branch, USNB	22,295	16.05	0.29	4,772	−5.63	0.07
Portland	42nd & Alberta Branch, USNB	7,780	27.43	0.10	585	26.34	0.00
Portland	4th & Harrison Branch, USNB	17,905	17.21	0.23	4,902	−5.12	0.07
Portland	55th and East Burnside Branch, USNB	1,613	NEW	0.02	0	NEW	0.00
Portland	67th & Glisan Branch, USNB	30,082	11.36	0.40	5,115	−18.21	0.07
Portland	Argay Square Branch, USNB	10,180	10.29	0.13	1,348	10.07	0.02
Portland	Burlingame Branch, USNB	26,347	22.53	0.35	7,760	10.85	0.11
Portland	Burnside Trolley Branch, USNB	2,388	28.80	0.03	26	−62.85	0.00
Portland	Bybee-Milwaukie Branch, USNB	23,932	13.28	0.31	4,405	−4.50	0.06
Portland	Cedar Hills Branch, USNB	1,305	NEW	0.01	0	NEW	0.00
Portland	Century Tower Branch, USNB	11,768	34.33	0.15	1,608	13.96	0.02
Portland	Citizens Branch, USNB	71,874	2.56	0.95	46,843	37.61	0.69
Portland	Crown Plaza Branch, USNB	5,545	41.74	0.07	2,700	−20.30	0.04
Portland	Eastport Plaza Branch, USNB	37,722	6.99	0.50	11,398	9.54	0.17
Portland	Emanuel Hospital Branch, USNB	10,966	194.94	0.14	209	164.55	0.00
Portland	Halsey-Gateway Branch, USNB	18,216	13.76	0.24	4,164	11.72	0.06
Portland	Hollywood Branch, USNB	48,790	13.65	0.64	16,961	17.42	0.25
Portland	Industrial Center Branch, USNB	13,895	28.52	0.18	12,211	2.21	0.18
Portland	Interstate & Going Branch, USNB	18,833	11.67	0.25	3,976	−16.45	0.05
Portland	Jantzen Beach Branch, USNB	18,421	7.89	0.24	3,826	−22.04	0.05
Portland	Jantzen Beach Mall Branch, USNB	0	NEW	0.00	0	NEW	0.00
Portland	Johns Landing Branch, USNB	4,570	30.83	0.06	918	8.76	0.01
Portland	Lloyd Center Branch, USNB	46,283	21.45	0.61	20,417	4.71	0.30
Portland	Lloyd Tower Branch, USNB	3,113	83.54	0.04	79	−21.78	0.00
Portland	Lombard-Emerald Branch, USNB	30,316	8.81	0.40	4,986	4.68	0.07
Portland	Menlo Park Branch, USNB	32,979	9.71	0.43	19,140	35.37	0.28
Portland	Metropolitan Branch, USNB	32,972	7.04	0.43	13,041	10.03	0.19
Portland	Milwaukie-Powell Branch, USNB	27,306	6.66	0.36	4,061	−23.49	0.06
Portland	Peninsula Branch, USNB	42,325	6.50	0.56	6,842	15.53	0.10
Portland	Portland Airport Branch, USNB	3,365	34.92	0.04	444	−28.73	0.00
Portland	S.E. 72nd & Foster Road Branch, USNB	8,473	15.67	0.11	1,937	6.66	0.02
Portland	S.W. 12th & Morrison Branch, USNB	9,273	18.14	0.12	2,065	−4.83	0.03
Portland	S.W. 2nd & Columbia Branch, USNB	8,348	27.87	0.11	1,274	−1.24	0.01
Portland	S.W. 5th & Clay Branch, USNB	5,116	88.92	0.06	155	127.94	0.00

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
MULTNOMAH COUNTY—Continued							
Portland	S.W. Third & Salmon Branch, USNB	12,979	52.29	0.17	2,091	−9.44	0.03
Portland	Sandy Boulevard Branch, USNB	38,104	6.79	0.50	12,795	31.98	0.19
Portland	Stadium Branch, USNB	72,017	42.28	0.95	13,670	−3.07	0.20
Portland	Union Avenue Branch, USNB	36,795	5.42	0.49	20,097	13.71	0.30
Portland	United States National Bank of Oregon	549,822	9.20	7.32	1,821,609	9.33	27.19
Portland	Westmoreland Union Manor Branch, USNB	1,252	77.33	0.01	0	0.00	0.00
Portland	Woodstock Boulevard Branch, USNB	37,611	7.47	0.50	5,249	−5.44	0.07
Troutdale	Troutdale Branch, The Oregon Bank	7,708	70.68	0.10	267	−50.09	0.00
	Totals for Multnomah County	$7,508,235	−4.86		$6,697,728	1.54	
POLK COUNTY							
Dallas	Bank of Willamette Valley	$ 13,928	7.67	12.20	$ 8,324	−2.32	21.74
Dallas	Great Western Bank	204	NEW	0.17	13	NEW	0.03
Dallas	Dallas Branch, The Oregon Bank	26,757	14.50	23.44	10,651	−11.90	27.82
Independence	Independence Branch, Citizens Valley Bank	5,742	−5.12	5.03	2,641	2.80	6.89
Monmouth	Monmouth Branch, The Commercial Bank	5,996	−8.66	5.25	2,518	−18.37	6.57
Monmouth	Monmouth Branch, USNB	20,519	15.35	17.98	10,493	20.13	27.41
Salem	West Motor Branch, The Commercial Bank	9,641	−5.64	8.44	782	−43.04	2.04
Salem	West Salem Branch, USNB	27,509	5.57	24.10	2,793	30.57	7.29
Salem	West Salem Office, Western Security Bank	3,825	7.71	3.35	66	−52.17	0.17
	Totals for Polk County	$ 114,121	7.12		$ 38,281	−.95	
SHERMAN COUNTY							
Moro	Sherman County Branch, FIOR	$ 7,778	7.37	00.00	$ 1,133	−11.82	00.00
	Totals for Sherman County	$ 7,778	7.37		$ 1,133	−11.82	
TILLAMOOK COUNTY							
Cloverdale	Cloverdale Branch, USNB	$ 7,464	−2.73	6.99	$ 958	13.37	5.22
Garibaldi	Garibaldi Branch, FIOR	3,945	14.54	3.69	245	−37.01	1.33
Manzanita	Manzanita Branch, USNB	8,634	20.38	8.09	300	3.80	1.63
Rockaway	Nehalem Bay Branch, USNB	10,683	−1.81	10.01	1,700	−3.46	9.27
Tillamook	Tillamook Branch, FIOR	35,285	0.88	33.06	4,688	−11.09	25.58
Tillamook	Tillamook Branch, USNB	32,114	1.60	30.09	4,677	−5.15	25.52
Tillamook	Tillamook Branch, Western Bank	8,595	15.50	8.05	5,754	15.03	31.40
	Totals for Tillamook County	$ 106,720	−3.66		$ 18,322	−14.24	
UMATILLA COUNTY							
Athena	Athena Branch, USNB	$ 12,495	−1.92	4.37	$ 3,214	15.69	1.73
Hermiston	Columbia Community Bank	8,026	−2.84	2.80	6,331	11.44	3.41
Hermiston	Hermiston Branch, First American Banking Company	3,882	38.79	1.35	4,804	9.50	2.59
Hermiston	Hermiston Branch, FIOR	6,002	59.03	2.09	5,680	6.24	3.06
Hermiston	Inland Empire Bank	36,639	15.48	12.81	30,310	13.77	16.34
Hermiston	Hermiston Branch, USNB	31,589	4.77	11.05	21,975	21.63	11.85
Milton-Freewater	Bank of Commerce	33,338	12.97	11.66	17,967	13.96	9.68
Milton-Freewater	Bank of Milton-Freewater	3,579	318.10	1.25	2,326	162.52	1.25
Milton-Freewater	Milton-Freewater Branch, The Oregon Bank	23,331	18.43	8.16	5,695	9.64	3.07
Pendleton	First American Banking Company	17,830	20.73	6.23	8,115	−1.92	4.37
Pendleton	Pendleton Branch, FIOR	37,887	1.63	13.25	21,176	−14.00	11.42
Pendleton	Pendleton Branch, The Oregon Bank	10,578	7.34	3.70	9,614	−10.04	5.18
Pendleton	Pendleton Branch, USNB	36,773	0.36	12.86	32,778	90.31	17.67
Pilot Rock	Pilot Rock Branch, FIOR	5,282	4.28	1.84	407	−13.03	0.21
Stanfield	Stanfield Branch, Inland Empire Bank	4,017	103.18	1.40	518	9.51	0.27
Umatilla	Umatilla Branch, FIOR	3,693	15.55	1.29	9,675	21.85	5.21
Umatilla	McNary Branch, Inland Empire Bank	1,115	−15.01	0.39	51	−49.50	0.02
Umatilla	Umatilla Branch, Inland Empire Bank	8,959	15.73	3.13	4,789	8.22	2.58
Weston	Weston Branch, Bank of Commerce	823	199.27	0.28	0	0.00	0.00
	Totals for Umatilla County	$ 285,838	9.95		$ 185,425	16.20	

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES—Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
UNION COUNTY							
Elgin	First State Bank of Elgin	$ 10,288	−7.62	10.11	$ 8,039	−2.54	26.61
La Grande	La Grande Branch, FIOR	36,036	−.42	35.44	7,133	−10.24	23.61
La Grande	La Grande Branch, USNB	37,236	−4.43	36.62	10,326	2.62	34.18
La Grande	La Grande Branch, Western Bank	7,671	−2.42	7.54	3,476	−13.44	11.50
Union	Union Branch, FIOR	10,433	−2.92	10.26	1,233	−39.85	4.08
	Totals for Union County	$ 101,664	−3.08		$ 30,207	−6.54	
WALLOWA COUNTY							
Enterprise	Enterprise Branch, Bank of Wallowa County	$ 6,846	60.06	14.12	$ 4,504	23.83	20.77
Enterprise	Enterprise Branch, FIOR	23,832	−8.61	49.15	5,528	−32.92	25.49
Enterprise	Enterprise Branch, USNB	2,797	−14.33	5.76	3,085	29.84	14.22
Joseph	Bank of Wallowa County	8,381	23.65	17.28	4,467	28.80	20.60
Wallowa	Wallowa Branch, First State Bank of Elgin	6,625	2.79	13.66	4,096	3.14	18.89
	Totals for Wallowa County	$ 48,481	3.49		$ 21,680	−.06	
WASCO COUNTY							
Dufur	Dufur Branch, USNB	$ 14,220	9.48	9.36	$ 2,853	20.68	5.17
The Dalles	Columbia River Banking Co.	11,317	9.46	7.45	6,920	3.12	12.54
The Dalles	The Dalles Branch, FIOR	45,001	7.62	29.62	8,507	−35.95	15.42
The Dalles	The Dalles Branch, The Oregon Bank	17,908	19.60	11.79	11,026	−11.45	19.99
The Dalles	The Dalles Branch, USNB	63,431	6.19	41.76	25,845	22.22	46.86
	Totals for Wasco County	$ 151,877	8.60		$ 55,151	−1.43	
WASHINGTON COUNTY							
Aloha	Aloha Branch, FIOR	$ 5,564	62.35	0.58	$ 590	49.74	0.16
Aloha	Aloha Office, Pacific Western Bank	10,421	12.67	1.09	2	−99.92	0.00
Aloha	Farmington Mall Office, Pacific Western Bank	6,559	11.28	0.68	2	−99.89	0.00
Aloha	Aloha Branch, USNB	9,103	25.04	0.95	764	−30.98	0.21
Banks	Banks Branch, USNB	8,541	−10.12	0.89	1,795	−27.59	0.50
Beaverton	Beaver State Bank	10,676	13.93	1.12	8,997	25.18	2.54
Beaverton	Business Banking Corporation	13,554	27.78	1.42	9,729	2.82	2.75
Beaverton	Beaverton Branch, Canadian Imperial Bank of Commerce	3,925	18.40	0.41	12,307	−1.52	3.48
Beaverton	Beaverton Branch (Main), FIOR	33,478	10.32	3.52	4,616	−1.45	1.30
Beaverton	West Beaverton Branch, FIOR	9,643	14.26	1.01	1,875	−11.63	0.53
Beaverton	Beaverton Branch, Oregon First Bank	16,961	NEW	1.78	14,552	NEW	4.12
Beaverton	Beaverton Valley West Branch, Oregon First Bank	8,860	NEW	0.93	7,513	NEW	2.12
Beaverton	Beaverton Office, Pacific Western Bank	17,312	2.91	1.82	3	−99.97	0.00
Beaverton	Westgate Office, Pacific Western Bank	7,512	14.75	0.79	1	−99.95	0.00
Beaverton	Beaverton Mall Branch, The Oregon Bank	15,950	−12.79	1.67	1,156	−42.31	0.32
Beaverton	Murray & Allen Branch, The Oregon Bank	3,681	29.11	0.38	191	−38.97	0.05
Beaverton	Valley Plaza Branch, The Oregon Bank	11,362	37.83	1.19	15,972	45.09	4.52
Beaverton	Beaverton Branch, USNB	73,783	7.69	7.76	58,419	13.48	16.54
Beaverton	Electronic Park Branch, USNB	3,430	−7.34	0.36	1,321	−16.44	0.37
Beaverton	North Beaverton Branch, USNB	32,100	11.86	3.37	24,160	17.27	6.84
Cedar Hills	Cedar Hills Branch, FIOR	21,958	23.24	2.30	2,503	4.20	0.70
Cedar Hills	Sunset Office, Pacific Western Bank	12,675	−3.15	1.33	14	−99.69	0.00
Cornelius	Cornelius Branch, FIOR	2,203	39.51	0.23	364	0.27	0.10
Cornelius	Cornelius Branch, Valley National Bank of Oregon	11,436	29.85	1.20	3,562	4.73	1.00
Forest Grove	Farmers and Merchants Bank	7,335	59.00	0.77	7,306	108.50	2.06
Forest Grove	Forest Grove Branch, FIOR	23,706	10.26	2.49	4,771	−34.88	1.35
Forest Grove	Valley National Bank of Oregon	32,676	23.74	3.43	18,613	13.95	5.27
Hillsboro	10th & Main Branch, FIOR	5,708	16.56	0.60	1,043	27.97	0.29
Hillsboro	Hillsboro Branch, FIOR	31,090	−39.21	3.27	4,434	−11.49	1.25
Hillsboro	Hillsboro Branch, Oregon First Bank	6,269	NEW	0.65	8,397	NEW	2.37
Hillsboro	Hillsboro Office, Pacific Western Bank	16,954	1.60	1.78	6,771	12.38	1.91
Hillsboro	Hillsboro Branch, The Oregon Bank	7,883	62.30	0.82	1,319	−55.54	0.37
Hillsboro	Tualatin Valley Bank	8,600	27.23	0.90	5,280	25.23	1.49
Hillsboro	East Hillsboro Branch, USNB	3,507	9.35	0.36	1,744	−14.67	0.49
Hillsboro	Hillsboro Commercial Branch, USNB	66,066	5.46	6.94	30,929	2.25	8.76
Hillsboro	West Hillsboro Branch, USNB	4,377	39.43	0.46	925	−9.31	0.26
King City	King City Office, Bank of Oregon	1,769	39.40	0.18	1	100.00	0.00
King City	King City Branch, FIOR	38,182	4.45	4.01	2,812	−7.04	0.79
King City	King City Branch, USNB	36,522	19.28	3.84	2,188	1.81	0.61

STATE AND NATIONAL BANKS AND TRUST COMPANIES OF OREGON, AND BRANCHES--Continued

Bank Name and Location		Deposits	% of Change	% of County	Loans	% of Change	% of County
WASHINGTON COUNTY—Continued							
Portland	185th & Sunset Hwy. Branch, FIOR	15,585	29.51	1.63	3,240	8.57	0.91
Portland	St. Vincent Office, Pacific Western Bank	4,195	45.81	0.44	0	−100.00	0.00
Portland	Cedar Mill Branch, The Oregon Bank	7,387	13.80	0.77	438	−86.36	0.12
Portland	185th & Sunset Branch, USNB	9,048	42.87	0.95	2,285	−7.33	0.64
Portland	Cedar Mill Branch, USNB	10,666	58.88	1.12	688	82.97	0.19
Progress	Progress Plaza Office, Pacific Western Bank	6,596	−5.90	0.69	8	−99.66	0.00
Raleigh Hills	Raleigh Hills Branch, FIOR	32,886	14.10	3.45	4,548	−7.67	1.28
Raleigh Hills	Raleigh Hills Branch, USNB	33,352	18.39	3.50	8,496	4.91	2.40
Sherwood	Sherwood Branch, Bank of Oregon	3,775	15.97	0.39	1	−97.77	0.00
Sherwood	Sherwood Branch, USNB	15,297	1.28	1.60	1,930	15.36	0.54
Tigard	Tigard Branch, FIOR	29,061	2.14	3.05	4,719	−9.49	1.33
Tigard	Washington Square Branch, FIOR	13,448	40.27	1.41	5,859	28.79	1.65
Tigard	Tigard Office, Pacific Western Bank	8,693	−10.89	0.91	3	−99.91	0.00
Tigard	Tigard Branch, The Oregon Bank	9,242	19.19	0.97	7,903	85.99	2.23
Tigard	Greenway Branch, USNB	4,341	10.88	0.45	784	41.77	0.22
Tigard	Tigard Branch, USNB	38,163	2.29	4.01	15,473	9.07	4.38
Tigard	Tigard Drive-In Branch, USNB	221	−23.52	0.02	10	900.00	0.00
Tigard	Washington Square Branch, USNB	14,653	13.88	1.54	6,997	11.15	1.98
Tualatin	Tualatin Branch, Bank of Oregon	3,032	−64.17	0.31	1	−99.95	0.00
Tualatin	Tualatin Branch, FIOR	15,704	−8.95	1.65	3,542	−14.19	1.00
Tualatin	Tualatin Branch, USNB	8,269	9.21	0.86	2,627	18.28	0.74
West Slope	West Slope Branch, USNB	25,722	13.08	2.70	16,524	21.22	4.68
	Totals for Washington County	$ 950,667	7.70		$ 353,017	5.34	
WHEELER COUNTY							
Fossil	Fossil Branch, FIOR	$ 10,412	0.34	00.00	$ 1,897	35.79	00.00
	Totals for Wheeler County	$ 10,412	0.34		$ 1,897	35.79	
YAMHILL COUNTY							
Amity	Amity Branch, USNB	$ 7,787	−4.59	3.48	$ 3,043	−9.00	3.12
Carlton	Carlton Branch, FIOR	6,135	-6.17	2.74	1,028	−19.05	1.05
Dayton	Dayton Branch, USNB	6,652	11.31	2.97	1,854	2.48	1.90
McMinnville	First National Bank of McMinnville	31,676	−1.64	14.17	18,228	−12.88	18.69
McMinnville	McMinnville Branch, USNB	48,078	4.77	21.52	21,981	−8.01	22.53
McMinnville	Valley Community Bank	10,016	155.57	4.48	7,786	153.61	7.98
McMinnville	North Town Office, First National Bank of McMinnville	1,405	18.96	0.62	306	−25.00	0.31
McMinnville	McMinnville Branch, The Oregon Bank	11,196	NEW	5.01	9,907	NEW	10.15
Newberg	Newberg Branch, FIOR	19,824	12.45	8.87	4,114	−16.46	4.21
Newberg	Newberg State Bank	7,996	67.07	3.57	4,084	12.81	4.18
Newberg	Newberg Branch, The Commercial Bank	6,779	12.29	3.03	3,644	−.54	3.73
Newberg	Newberg Branch, USNB	29,673	3.12	13.28	14,282	4.99	14.64
Sheridan	Sheridan Branch, USNB	18,307	−.55	8.19	4,432	−7.62	4.54
Willamina	Willamina Branch, The Oregon Bank	11,047	NEW	4.94	1,927	NEW	1.97
Yamhill	Yamhill Branch, FIOR	6,830	−1.18	3.05	907	−24.22	0.93
	Totals for Yamhill County	$ 223,401	8.80		$ 97,523	−4.74	
	Totals for State of Oregon	$16,300,062	0.36		$10,808,798	2.23	

CREDIT UNIONS

City	Name and Address	Date of Authorization
Albany	Federal-Metals Credit Union, 645 Waverly Drive S.E. 97321	Nov. 15, 1955
Beaverton	Oregon Corporate Central Credit Union, 4970 S.W. Griffith Drive 97005	July 11, 1978
Bend	Central Oregon Medical Credit Union, 1627 N.E. 3rd 97708	Dec. 17, 1976
Clackamas	Portland Federal Employees Credit Union, 14935 S.E. 82nd Drive 97015	Oct. 19, 1936
Corvallis	Benton Teachers Credit Union, 1715 Garfield 97330	March 19, 1953
Eugene	Emerald Credit Union, 2149 Centennial Plaza 97401	Jan. 20, 1961
	Service Employees of Lane County Credit Union, 1450 High Street 97401	Nov. 23, 1936
	U-Lane-O Credit Union, 488 E. Eleventh Avenue 97401	Sept. 1, 1981
Portland	Broadway Cab Credit Union, 234 N.W. First Avenue 97209	March 19, 1940
	Carnation Employees Credit Union, 3342 S.E. Morrison Street 97214	March 15, 1956
	City of Portland Employees Credit Union, 3010 S.E. Belmont 97214	Oct. 1, 1936
	Continental Northwest Credit Union, 10200 N. Lombard 97203	March 6, 1956
	Electra Credit Union, 3717 S.E. 17th Avenue 97202	Sept. 5, 1928
	Mail-Well Credit Union, 2515 Mailwell Drive 97222	May 9, 1950
	Multco Employees Credit Union, 4110 S.E. Hawthorne Boulevard 97214	Feb. 15, 1934
	NW Dairy Products Credit Union, 8106 N.E. Wasco 97213	Oct. 9, 1939
	Oregon Central Credit Union, 1805 S.E. Ankeny 97214	June 3, 1937
	Oregon Standby Credit Union, 333 S.E. 165th 97233	Oct. 15, 1938
	Oregon Telco Credit Union, 2121 S.W. Fourth Avenue 97201	July 24, 1937
	ORSO Employees' Credit Union, 5531 N.W. Doane 97210	March 23, 1936
	P & S Hospital Employees Credit Union, 1927 N.W. Lovejoy Street 97209	June 27, 1958
	Port of Portland Employees Credit Union, 700 N.E. Multnomah 97232	Jan. 23, 1974
	Portland Postal Employees Credit Union, 421 S.E. 10th Avenue 97214	June 18, 1928
	Portland Teachers Credit Union, 1720 N.E. 9th Street 97212	Dec. 21, 1932
	Radio Cab Credit Union, 1613 N.W. Kearney 97209	April 23, 1948
	Railway Clerks Credit Union, 917 S.W. Oak Street 97205	July 27, 1928
	Safeway Portland Credit Union, 2537 S.E. Hawthorne Boulevard 97214	Jan. 1, 1981
	Shell Portland Credit Union, 5880 N.W. St. Helens Road 97210	June 29, 1956
	Trans Western Credit Union, 11235 N.E. Glisan Street 97220	March 25, 1960
	Western Waxed Paper Employees Credit Union, 3400 N. Marine Drive 97217	April 12, 1935
Salem	Marion and Polk Schools Credit Union, 1900 Hines Street S.E. 97302	Jan. 15, 1936
	Salem Postal Credit Union, 1050 25th Street S.E. 97301	May 6, 1930
	State Employees Credit Union, 1550 State Street 97301	June 17, 1937
	Valley Health Credit Union, 2096 Mission Street 97301	April 19, 1957
Springfield	Food Industries Credit Union, 3030 Gateway Loop 97477	June 16, 1976
	Wood Products Credit Union, 42nd & E Streets 97477	Dec. 17, 1973

BRANCH OFFICES OF CREDIT UNIONS

City	*Name and Address*	*Date of Authorization*
Albany	Albany Br., Wood Products Credit Union, 2225 Santiam Highway 97321	March 18, 1976
Beaverton	Beaverton Br., Portland Teachers Credit Union, 10700 S.W. Beaverton-Hillsdale Highway 97005	Oct. 1, 1971
Bend	Bend Br., Wood Products Credit Union, 1143 N.E. Fourth 97701	Oct. 15, 1974
Cottage Grove	Cottage Grove Br., Wood Products Credit Union, 600 Jefferson Street 97424	Dec. 17, 1973
Eugene	Eugene Br., Oregon Central Credit Union, 541 Willamette Street 97401	May 1, 1974
	Valley River Br., Service Employees of Lane County Credit Union, 752 Goodpasture Island Road 97401	Jan. 1, 1982
	Westside Br., Wood Products Credit Union, 2130 West 6th Avenue 97402	Nov. 25, 1974
Gresham	Gresham Br., Portland Teachers Credit Union, 1220 E. Burnside Road 97030	Nov. 3, 1981
Lake Oswego	Mt. Park Br., Portland Teachers Credit Union, 11830 S.W. Kerr Parkway 97034	June 3, 1981
McMinnville	McMinnville Br., Portland Teachers Credit Union, 2410 McDonald Lane 97128	May 18, 1976
Medford	Medford Br., Wood Products Credit Union, 624 South Riverside 97501	March 21, 1974
North Bend	North Bend Br., Wood Products Credit Union, Highway 101 and State Street 97459	Dec. 17, 1973
Oak Grove	Oak Grove Br., Portland Teachers Credit Union, 2915 S.E. Oak Grove Boulevard 97268	Dec. 1, 1975
Portland	Federal Building Br., Portland Federal Employees Credit Union Federal Office Building, 1220 S.W. Third Avenue 97204	June 27, 1975
	Main Office Br., Portland Postal Employees Credit Union, 715 N.W. Hoyt 97209	Oct. 21, 1971
	Multnomah Br., Portland Federal Employees Credit Union, 319 S.W. Pine 97204	Aug. 29, 1977
	Portland Br., State Employees Credit Union, 1521 S.W. First 97201	July 1, 1981
	Portland Br., Wood Products Credit Union, 2017 Lloyd Center 97232	Feb. 13, 1976
	Powell Boulevard Br., Portland Teachers Credit Union, 8507 S.E. Powell Boulevard 97266	Sept. 17, 1973
Roseburg	Roseburg Br., Wood Products Credit Union, 2335 Northwest Kline 97470	Oct. 18, 1976
Salem	Salem Br., Food Industries Credit Union, 1095 25th Street S.E. 97301	Oct. 21, 1982
Springfield	Springfield Br., Service Employees of Lane County Credit Union, 1018 Main Street 97477	Nov. 3, 1978

Change in Name or Location:

From	*To*	*Date*
PORTLAND FEDERAL EMPLOYEES' CREDIT UNION 6950 SW Hampton Tigard, Oregon	PORTLAND FEDERAL EMPLOYEES' CREDIT UNION 14935 SE 82nd Drive Clackamas, Oregon	Mar. 17, 1983
PORTLAND BRANCH OF STATE EMPLOYEES CREDIT UNION 1220 SW Columbia Portland, Oregon	PORTLAND BRANCH OF STATE EMPLOYEES CREDIT UNION 1521 SW First Portland, Oregon	June 13, 1983
ROCKWOOD BRANCH OF PORTLAND TEACHERS CREDIT UNION 202 SE 181st, Suite 204 Portland, Oregon	ROCKWOOD BRANCH OF PORTLAND TEACHERS CREDIT UNION 8507 SE Powell Blvd. Portland, Oregon	June 17, 1983
ROCKWOOD BRANCH OF PORTLAND TEACHERS CREDIT UNION 8507 SE Powell Blvd. Portland, Oregon	POWELL BOULEVARD BRANCH OF PORTLAND TEACHERS CREDIT UNION 8507 SE Powell Blvd. Portland, Oregon	June 22, 1983
MULTCO EMPLOYEES CREDIT UNION 2505 SE Hawthorne Blvd. Portland, Oregon	MULTCO EMPLOYEES CREDIT UNION 4110 SE Hawthorne Blvd. Portland, Oregon	June 27, 1983
OREGON DARI CREDIT UNION 4520 SE Belmont, #200 Portland, Oregon	OREGON DARI CREDIT UNION 8106 NE Wasco Portland, Oregon	Sept. 15, 1983
OREGON DARI CREDIT UNION 8106 NE Wasco Portland, Oregon	NW DAIRY PRODUCTS CREDIT UNION 8106 NE Wasco Portland, Oregon	Nov. 15, 1983

Charter Cancelled:

UMATILLA COUNTY CREDIT UNION 911 SW Dorion Avenue Pendleton, Oregon	CONVERTED TO FEDERALLY-CHARTERED CREDIT UNION	Feb. 28, 1983

CONSOLIDATED REPORTS OF CONDITION

Compiled as of

	Credit Unions	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change
Albany	Federal-Metals Credit Union	10,815,521	431,103	5,123,307	1,135,624	198,063	17,703,618	19.54
Beaverton	Oregon Corporate Central Credit Union	283,034	1,127,800	109,976,905	139,791	1,287,054	112,814,584	5.11
Bend	Central Oregon Medical Credit Union	74,654	12,808	46,743	1,089	281	135,575	−2.39
Clackamas	Portland Federal Employees Credit Union	12,435,690	125,447	1,878,110	6,070,856	309,915	20,820,018	−3.90
Corvallis	Benton Teachers Credit Union	1,852,365	129	1,621,992	10.537	—0—	3,485,023	11.30
Eugene	Emerald Credit Union	1,177,141	3,727	103,004	18,064	24,432	1,326,368	13.77
Eugene	Service Employees of Lane County Credit Union	33,503,362	1,324,748	12,996,477	2,579,021	2,532,805	52,936,413	28.99
Eugene	U-Lane-O Credit Union	22,023,226	1,602,138	8,434,689	1,593,515	1,250,983	34,904,551	32.81
Portland	Broadway Cab Credit Union	163,897	4,814	35,265	—0—	881	204,857	−4.99
Portland	Carnation Employees Credit Union	433,030	1,199	292,111	604	258	727,202	26.25
Portland	City of Portland Employees Credit Union	9,663,946	295,811	3,648,149	577,822	62,744	14,248,472	15.59
Portland	Continental Northwest Credit Union	2,463,193	17,629	638,855	116,785	123,208	3,359,670	23.92
Portland	Electra Credit Union	19,936,634	122,455	6,141,562	416,265	125,160	26,742,076	17.78
Portland	Mail-Well Credit Union	342,165	5,248	89,995	954	—0—	438,362	19.89
Portland	Multco Employees Credit Union	5,425,511	57,066	3,369,446	493,967	244,299	9,590,289	30.02
Portland	NW Dairy Products Credit Union	1,201,348	9,890	534,372	149,575	10,349	1,905,534	9.19
Portland	Oregon Central Credit Union	10,257,085	100,880	7,189,511	30,659	189,071	17,767,206	16.20
Portland	Oregon Standby Credit Union	345,575	60,112	190,589	1	—0—	596,277	3.17
Portland	Oregon Telco Credit Union	59,810,493	197,365	22,670,190	3,051,387	2,267,772	87,997,207	10.30
Portland	Orso Employees Credit Union	573,610	3,177	27,698	212	—0—	604,697	14.83
Portland	P & S Hospital Employees Credit Union	211,195	9,278	107,932	53	—0—	328,458	1.92
Portland	Port of Portland Employees Credit Union	241,359	34,118	80,570	—0—	1,021	357,068	11.78
Portland	Portland Postal Employees Credit Union	12,402,838	405,709	10,239,849	386,427	122,581	23,557,404	17.32
Portland	Portland Teachers Credit Union	67,002,841	1,378,380	57,237,159	1,056,865	746,540	127,421,785	16.87
Portland	Radio Cab Credit Union	336,656	28,938	536,696	463	—0—	902,753	4.75
Portland	Railway Clerks Credit Union	995,267	1,646	298,226	2,577	1,125	1,298,841	1.86
Portland	Safeway Portland Credit-Union	16,439,670	269,595	4,915,968	990,011	187,963	22,803,207	25.41
Portland	Shell Portland Credit Union	337,164	12,301	94,771	5	—0—	444,241	4.58
Portland	Trans Western Credit Union	443,212	15,787	405,581	839	4,642	870,061	9.34
Portland	Western Waxed Paper Employees Credit Union	1,041,161	3,644	388,686	14,847	1,205	1,449,543	21.82
Salem	Marion and Polk Schools Credit Union	19,114,305	1,472,010	5,096,265	2,016,752	477,248	28,176,580	13.31
Salem	Salem Postal Credit Union	835,153	39,266	100,800	4,516	—0—	979,735	24.22
Salem	State Employees Credit Union	13,951,326	206,504	5,452,793	418,442	336,580	20,365,645	17.41
Salem	Valley Health Credit Union	2,260,265	34,237	290,712	151,243	28,411	2,764,868	25.71
Springfield	Food Industries Credit Union	5,444,486	95,952	717,672	264,453	51,607	6,574,170	36.29
Springfield	Wood Products Credit Union	40,882,667	882,738	11,419,996	2,272,586	889,804	56,347,791	18.34
36	Total—State-Chartered Credit Unions	374,721,045	10,393,649	282,392,646	23,966,807	11,476,002	702,950,149	14.83

THREE-YEAR COMPARATIVE

State Chartered

December

GROWTH ANALYSIS	Net Loans	Cash	Investments	Fixed Assets	Other Assets	Total Assets	% of Change	Accounts Payable
31 Dec 1983	374,721,045	10,393,649	282,392,646	23,966,807	11,476,002	702,950,149	14.83	1,633,657
31 Dec 1982	326,042,034	11,579,339	243,183,558	23,722,594	7,600,155	612,127,680	18.26	2,026,218
31 Dec 1981	346,116,215	9,597,281	134,967,644	22,146,714	4,779,978	517,607,832	7.33	1,565,047
Increase between 31 Dec 1983 & 31 Dec 1982	48,679,011	−1,185,690	39,209,088	244,213	3,875,847	90,822,469	0.00	−392,561
Percent of change	14.93	−10.23	16.12	1.02	50.99	14.83	0.00	−19.37

OF STATE CHARTERED CREDIT UNIONS

December 31, 1983

Accounts Payable	Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
25,080	—0—	2,328	18,216	45,624	16,673,151	352,127	509,637	123,079	4.94
686,903	—0—	488,542	5,220	1,180,665	108,980,068	1,395,776	—0—	1,258,075	19.56
17,190	—0—	—0—	351	17,541	110,392	2,845	909	3,888	26.35
14,521	—0—	57,852	77,690	150,063	20,059,840	326,873	272,666	10,576	0.00
29	—0—	—0—	—0—	29	3,028,489	100,000	238,309	118,196	0.66
1,059	—0—	—0—	1,172	2,231	1,280,662	23,368	12,189	7,918	409.85
33,041	—0—	77,812	170,501	281,354	49,520,532	1,772,665	277,194	1,084,668	−10.64
9,210	441,345	276,825	68,026	795,406	32,135,916	635,094	158,491	1,179,644	−3.31
2,657	—0—	—0—	357	3,014	157,099	12,624	8,663	23,457	−3.29
2,079	—0—	—0—	1,348	3,427	640,781	40,977	13,700	28,317	−12.66
36,236	—0—	—0—	117,683	153,919	11,811,294	224,367	572,684	1,486,208	10.17
312	—0—	23,263	—0—	23,575	3,128,255	112,908	17,815	77,117	−21.89
14,817	—0—	343,296	74,756	432,869	24,339,253	922,360	163,935	883,659	54.46
—0—	—0—	—0—	520	520	384,115	7,000	20,000	26,727	−4.95
2,150	32,500	—0—	11,954	46,604	8,629,453	136,323	265,834	512,075	−13.47
303	—0—	—0—	9,537	9,840	1,593,907	24,206	76,292	201,289	37.52
32,706	—0—	—0—	23,267	55,973	16,338,506	606,691	131,509	634,527	18.24
330	50,000	—0—	7,745	58,075	448,825	35,618	25,000	28,759	12.52
25,533	—0—	19,098	45,295	89,926	82,124,033	3,854,727	530,597	1,397,924	39.33
8,247	—0—	—0—	575	8,822	524,463	11,593	26,224	33,595	1.45
—0—	—0—	—0—	2,258	2,258	266,943	22,628	2,206	34,423	15.25
357	—0—	—0—	3,261	3,618	329,690	8,454	2,499	12,807	16.10
12,638	—0—	—0—	10,503	23,141	20,367,156	936,761	609,969	1,620,377	42.36
143,063	—0—	—0—	152,557	295,620	119,038,968	3,040,989	2,093,316	2,952,892	6.45
3,827	—0—	—0—	420	4,247	759,765	15,065	36,515	87,161	−2.53
1,514	—0—	—0—	733	2,247	1,185,927	67,124	9,476	34,067	13.69
943	—0—	—0—	23,740	24,683	20,732,495	675,112	129,665	1,241,252	13.34
—0—	—0—	—0—	177	177	378,327	18,672	18,916	28,149	2.14
1,242	—0—	13,732	2,116	17,090	760,626	14,963	37,716	39,666	72.34
4,621	—0—	—0—	1,665	6,286	1,316,879	40,406	9,380	76,592	67.92
346,804	77,882	206,597	23,302	654,585	26,732,110	529,751	159,032	101,102	124.78
—0—	—0—	—0—	1,119	1,119	813,589	41,064	6,700	117,263	32.13
24,255	16,089	352	39,813	80,509	19,470,408	440,933	209,265	164,530	−.86
1,922	—0—	46,352	8,274	56,548	2,637,695	45,379	16,464	8,782	69.50
19,014	—0—	—0—	2,369	21,383	6,350,145	137,634	35,105	29,903	−43.91
161,054	—0—	—0—	395,199	556,253	52,014,305	1,500,000	1,148,283	1,128,950	76.95
1,633,657	617,816	1,556,049	1,301,719	5,109,241	655,064,062	18,133,077	7,846,155	16,797,614	16.00

GROWTH ANALYSIS

Credit Unions

31, 1983

Notes & Interest Payable	Dividends Payable	Other Liabilities	Total Liabilities	Total Savings	Regular Reserve	Other Reserves	Undivided Earnings	% of Change
617,816	1,556,049	1,301,719	5,109,241	655,064,062	18,133,077	7,846,155	16,797,614	16.00
8,917,828	1,963,233	1,025,568	13,932,847	559,020,433	17,952,710	6,741,150	14,460,540	35.56
14,311,201	1,393,627	1,759,652	19,029,527	463,355,336	17,777,932	6,763,595	10,681,442	57.34
−8,300,012	−407,184	276,151	−8,823,606	95,643,629	180,367	1,105,005	2,317,074	0.00
−93.07	−20.74	26.92	−63.32	17.18	1.00	16.39	16.00	0.00

CONSOLIDATED REPORT OF REVENUE, EXPENSES AND DISPOSITION OF PROFITS OF STATE CHARTERED CREDIT UNIONS AND THREE-YEAR COMPARATIVE ANALYSIS

SOURCES AND DISTRIBUTION OF REVENUE	1981	1982	1983	% OF CHANGE	PERCENT OF TOTAL OPERATING INCOME 1981	1982	1983
OPERATING INCOME:							
Interest on loans (gross)	45,400,510	45,112,294	47,657,469	5.64	72.55	61.42	62.12
Less: Interest refunded	28,267	110,150	160,333	45.55	0.04	0.14	0.20
Income from investments	16,197,460	27,367,694	27,392,028	0.08	25.88	37.26	35.70
Other operating income	1,001,864	1,076,681	1,820,033	69.04	1.60	1.46	2.37
Total gross income	62,571,567	73,446,519	76,709,197	4.44	100.00	100.00	100.00
OPERATING EXPENSES:							
Employee compensation	6,346,301	7,020,307	7,864,956	12.03	10.14	9.55	10.25
Employee benefits	1,268,679	1,539,250	1,886,566	22.56	2.02	2.09	2.45
Travel and conference expense	263,212	276,680	321,667	16.25	0.42	0.37	0.41
Association dues	197,077	192,042	208,719	8.68	0.31	0.26	0.27
Office occupancy expense	1,176,176	1,297,831	1,384,941	6.71	1.87	1.76	1.80
Office operations expense	2,875,591	3,413,662	4,037,963	18.28	4.59	4.64	5.26
Educational and promotional expense	381,106	488,847	631,254	29.13	0.60	0.66	0.82
Loan servicing expense	306,797	271,966	321,274	18.13	0.49	0.37	0.41
Professional and outside services	1,244,725	1,374,100	1,731,643	26.02	1.98	1.87	2.25
Provision for loan losses	1,358,574	1,517,424	1,440,192	−5.08	2.17	2.06	1.87
Member Insurance	1,242,717	1,324,155	1,599,547	20.79	1.98	1.80	2.08
Operating fees	133,501	105,111	189,625	80.40	0.21	0.14	0.24
Interest on borrowed money	1,498,185	757,652	339,509	−55.18	2.39	1.03	0.44
Annual meeting expense	53,482	57,122	62,059	8.64	0.08	0.07	0.08
Miscellaneous operating expenses	342,692	262,739	357,034	35.88	0.54	0.35	0.46
Total operating expenses	18,688,815	19,898,888	22,376,949	12.45	29.86	27.09	29.17
Net Operating Income (Loss)	43,882,752	53,547,631	54,332,248	1.46	70.13	72.90	70.82
NON-OPERATING GAINS (LOSSES):							
Gain (Loss) on investments	—0—	−168,973	−584	−99.65	0.00	−.23	0.00
Gain (Loss) on assets	2,353	3,188	−7,435	−333.21	0.00	0.00	0.00
Other non-operating income	−132,997	346,645	91,685	−73.55	−.21	0.47	0.11
Total Net Income (Loss) before dividends	43,752,108	53,728,491	54,415,91[illegible]	1.27	69.92	73.15	70.93
ALLOCATION OF NET INCOME (LOSS):							
(Less) Req. Transfer to reserve	1,536,273	327,980	231,816	−29.32	2.45	0.44	0.30
(Less) Req. Transfer to special reserve	312,489	1,217,053	1,358,432	11.61	0.49	1.65	1.77
Dividends and Interest on deposits	39,860,616	49,582,305	50,260,017	1.36	63.70	67.50	65.52
Change to undivided earnings	2,042,730	2,601,053	2,565,649	−1.36	3.26	3.54	3.34

LICENSEES OPERATING UNDER THE PAWNBROKERS ACT

Number of Licensees as of December 31, 1983 — 14

City	Name and Address	License No.
Brookings	Brookings Pawn Shop, 1240 D Chetco Avenue 97415	P-241
Central Point	Gorden's Pawnbroker, 327 E. Pine Street 97502	P-236
Grants Pass	Wonderland Enterprises, Inc., 120 S.W. "M" Street 97526	P-234
Klamath Falls	Gregory J. Cheyne, 611 Klamath Avenue 97601	P-242
	Scott Loan Co., 625 Klamath Avenue 97601	P-206
Medford	Medford Pawn, Ltd., 131 W. Main Street 97501	P-244
Ontario	The Outdoorsman, Inc., 230 North Oregon Street 97914	P-214
Portland	A & A Chalet Pawn-Brokers, Inc., 10309 S.E. 82nd Street 97266	P-237
	Agee's Diamond Loan and Broker's Co., 299 S.W. Alder Street 97204	P-235
	Coast Loan Office, Inc., 514 S.W. Third Avenue 97204	P-227
	Gateway Loan Co., 10910 N.E. Halsey 97220	P-245
	H & B Jewelry & Loan Company, 526 S.W. Third Avenue 97204	P-226
Salem	Star Exchange Loan Office, 201 Commercial Street N.E. 97301	P-239
	The Pawn Shop, 3820 Silverton Road N.E. 97303	P-230

SUMMARY OF ANNUAL REPORTS

December 31, 1983

Analysis of Loans	Number of Loans	Aggregate Amount of Loans
Loans outstanding at close of December 31, 1982	24,150	$1,236,240
Adjustments to December 31,1982	(27)	(3,738)
Plus loans made and refinanced during the year	72,031	3,651,728
Totals	96,154	$4,884,230
Less Loans cancelled during the year:		
Redeemed	59,362	3,099,695
Forfeited	9,527	365,659
Charged off as loss	143	4,850
Total loans cancelled	69,032	$3,470,204
Loans outstanding at close of December 31, 1983	27,122	$1,414,026
Gross interest revenue collected on loans during the year		$ 428,812

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT

Number of Licensees 180
Current as of December 31, 1983

ALBANY
BarclaysAmerican/Financial, Inc., 208 West Second Avenue 97321
Credithrift of America, Inc., 125 West Second Avenue 97321
Norwest Financial System Oregon, Inc., 1958 E. Pacific Blvd. 97321

BAKER
Baker County Finance Company, 1920 Washington Street 97814
BarclaysAmerican/Financial, Inc., 1932 First Street 97814

BEAVERTON
Avco Financial Services of Oregon, Inc., 4255 S.W. Cedar Hills Blvd. 97005
BarclaysAmerican/Financial, Inc., 4800 S.W. Griffith Drive 97005
C.I.T. Financial Services, Inc., 9955 S.W. Beaverton-Hillsdale Hwy., Suite 125, 97005
City Consumer Services, 3827 S.W. Hall 97005
Custom Credit Co., Inc., 11355 S.W. Canyon Road 97005
Household Finance Corporation, 2865 S.W. Cedar Hills Blvd., Suite 1203, 97005
Mellon Financial Services Corporation, 12570 S.W. First Street 97005
Norwest Financial System Oregon, Inc., 3001 S.W. Cedar Hills Blvd. 97005
Rainier Credit Company, 3877 S.W. Hall Blvd. 97005
United Finance Co., Beaverton, 10095 S.W. Beaverton-Hillsdale Hwy. 97005
U.S. Creditcorp, 9340 S.W. Beaverton-Hillsdale Highway, Suite 5, 97005
West Beneficial Finance, Inc., 2645 S.W. Cedar Hills Blvd. 97005

BEND
BarclaysAmerican/Financial, Inc., 20370 Anderson Road 97701
Beneficial Finance Co. of Oregon, 809 Wall Street 97701
Credithrift of America, Inc., No. 2, 1814 N.E. First Street 97701

CLACKAMAS
Household Finance Corporation, Greenhouse Square Shopping Center, 16246 S.E. 82nd Drive 97015
Transamerica Financial Services, 15431 S.E. 82nd Drive, Suite E 97015

COOS BAY
Credithrift of America, Inc., 814 Newmark Avenue 97420
Household Finance Corporation, 598 North Broadway 97420
Mellon Financial Services Corporation, 1165 Newmark Street 97420
Transamerica Financial Services, 242 S. Broadway 97420

CORVALLIS
Beneficial Finance Co. of Oregon, 919 C N.W. Circle Blvd. 97330
Credithrift of America, Inc., No. 5, 563 N.W. Monroe 97330
Mellon Financial Services Corporation, 900 N.W. Kings Blvd. 97330

EUGENE
Associates Financial Services Company of Oregon, Inc., 1142 Willagillespie Rd., Suite 11, 97401
Avco Financial Services of Oregon, Inc., 155 Silver Lane 97404
BarclaysAmerican/Financial, Inc., 804 Olive Street 97401
C.I.T. Financial Services, Inc., 1546 Coburg Road 97401
Commercial Credit Corporation, 20 East 18th Street 97401
Credithrift of America, Inc., No. 2, 2848 Willamette Street 97405
Express Creditcorp, 1679 Willamette Street 97401
Household Finance Corporation, 290 Valley River Shopping Center 97402
Mellon Financial Services Corporation
141 E. 11th Avenue 97401
1416 Orchard Street 97403
Northwest Industrial Loan Company, 107 Oakway Mall, Suite H 97402
Norwest Financial System Oregon, Inc., 1144 Willagillespie Road, Suite 4, 97401
Rainier Credit Company, 1244 Walnut Street 97440
Reliable Credit Association, Inc., 365 Coburg Road 97401
Transamerica Financial Services, 1500 Valley River Drive, Suite 303, 97440
United Finance Co., Eugene, 285 Valley River Center 97401
U.S. Creditcorp, 32 Oakway Mall 97401
West Beneficial Finance, Inc., 814 Charnelton Street 97401

FOREST GROVE
Credithrift of America, Inc., 1928 21st Avenue 97116

GLADSTONE
United Finance Co., Gladstone, 18431 S.E. McLoughlin Blvd. 97027

GRANTS PASS
Transamerica Financial Services, 202 S.W. 6th Street 97526
United Finance Co., Granta Pass, 1455 N.E. Sixth Street 97526

GRESHAM
Aetna Finance Company, 2043 E. Burnside 97030
Associates Financial Services Company of Oregon, Inc., 1155 N.E. Division Street 97030
BarclaysAmerican/Financial, Inc., 1230 E. Burnside Road 97030
City Consumer Services, Inc., Pioneer Square, 1235 N.E. Division Street 97030
Credithrift of America, Inc., No. 3, 505 N.E. Second Avenue 97030
Norwest Financial System Oregon, Inc., Gresham Village, 2530 East Burnside 97030
West Beneficial Finance, Inc., 1665 Northeast Division Street 97030

HERMISTON
Transamerica Financial Services, 1050 North First Street 97838
West Beneficial Finance, Inc., 333 Main Street 97838

HILLSBORO
BarclaysAmerican/Financial, Inc., 343 S.E. Third Street 97123
Mellon Financial Services Corporation, 862 S.E. Oak Street 97123
Security Finance Co., 188 S.E. Fourth Avenue 97123

KLAMATH FALLS
Mellon Financial Services Corporation, 2603 Crosby Avenue 97601
Motor Investment Company, 531 South Sixth Street 97601
Suburban Finance Company, 3928 South Sixth Street 97601
Transamerica Financial Services, 121 S. Ninth Street 97601

LA GRANDE
Community Financial Services, 111 Elm Street 97850

LAKE OSWEGO
City Consumer Services, Inc., 16325 S.W. Boones Ferry Road 97034
Lake Oswego Credit Corporation, 16269 S.W. Bryant Road 97034

LEBANON
Norwest Financial System Oregon, Inc., 745 Main Street 97355

McMINNVILLE
Credithrift of America, Inc., No. 2, 2420 McDonald Lane 97128
United Finance Co. of McMinnville, 135 N. Baker Street 97128
West Beneficial Finance, Inc., 1641 Highway 99 West, Space B-10, 97128

MEDFORD
Aetna Finance Company, 2640 B Barnett Road 97501
Associates Financial Services Company of Oregon, Inc., 237 E. Main St. 97501
C.I.T. Financial Services, Inc., 1060 Biddle Road 97501
Credithrift of America, Inc., No. 3, 206 S. Central Avenue 97501
Household Finance Corporation, 111 East Main Street 97501
Mellon Financial Services Corporation, 703 Medford Shopping Center 97501
Norwest Financial System Oregon, Inc., 328 North Central 97501
Transamerica Financial Services, 1430 E. McAndrews Road 97501
United Finance Co., Medford, 2743 North Pacific Highway 97501
U.S. Creditcorp, 259 Barnett Road, Suite #1, 97501

MILWAUKIE
BarclaysAmerican/Financial, Inc., 10817 S.E. Main Street 97222
City Consumer Services, Inc., 17032 S.E. McLoughlin Blvd. 97222
Credithrift of America, Inc., No. 3, 10655 S.E. 42nd Avenue 97222
Mellon Financial Services Corporation, 16200 S.E. McLoughlin Blvd. 97222
Norwest Financial System Oregon, Inc., 10559 S.E. Price-Fuller Road 97222
West Beneficial Finance, Inc., 17060 S.E. McLoughlin Blvd. 97222

NORTH BEND
Associates Financial Services Company of Oregon, Inc., 2263 Newmark St. 97459

ONTARIO
BarclaysAmerican/Financial, Inc., 1159 S.W. 4th Avenue 97914

OREGON CITY
Avco Financial Services of Oregon, Inc., 133 Oregon City Shopping Center 97045
Credithrift of America, Inc., 901 Molalla Avenue 97045

PENDLETON
Aetna Finance Company, Melanie Square, 1730 S.W. Court 97801
Household Finance Corporation, 1904 S.W. Court Street 97801

PORTLAND
Aetna Finance Company
10101 S.W. Barbur Blvd. 97219
510 S.E. 82nd Avenue 97266
10412 82nd Street 97266
Allstate Enterprises Financial Corporation, 12323 S.W. 66th Avenue 97223
American Credit Corporation, 6643 N.E. Glisan Street 97213
American Express Travel Related Services Company, Inc., 1100 S.W. 6th Street 97204
Associates Financial Services Company of Oregon, Inc.
5110 N.E. Sandy Blvd. 97213
10588 S.E. Washington 97216
Avco Financial Services of Oregon, Inc., 4018 S.E. 82nd Avenue 97266
BarclaysAmerican/Financial, Inc.
10591 S.E. Stark Street 97216
18615 E. Burnside Street 97233
3010 N.E. Broadway 97232
BIC Financial Services, Inc.
1220 S.W. Morrison Street 97205
500 N.E. Multnomah, Suite 639, 97232
8305 S.E. Monterey Avenue 97266
Blake & Neal Loan Co., 1939 E. Burnside Street 97214
Caldwell Acceptance Corporation, 811 S.E. Stark Street 97214

LICENSEES OPERATING UNDER THE CONSUMER FINANCE ACT—Continued

C.I.T. Financial Services, Inc., 6749 N.E. Sandy Blvd. 97213
Citicorp Person-to-Person Financial Center, Inc.
111 S.W. Columbia, Suite 200, 97201
1521 N.E. 122nd Avenue 97230
Commercial Credit Corporation, 1503 N.E. 122nd Avenue 97230
Credithrift of America, Inc., 8383 N.E. Sandy Blvd., Suite 201, 97220
Credithrift of America, Inc., No. 4
5334 S.W. Beaverton-Hillsdale Hwy. 97221
4721 S.E. Woodstock Blvd. 97206
Finance One of Oregon, Inc., 4340 N.E. Sandy Blvd. 97213
FinanceAmerica Corporation, 9011 S.W. Beaverton-Hillsdale Hwy. 97225
Ford Motor Credit Company, 1618 S.W. First Avenue #213, 97201
GECC Financial Services, 2525 S.W. 3rd 97207
Household Finance Corporation
832 N.E. Broadway 97212
10116 S.E. Washington 97216
Lockhart Financial Services, 1926 N.E. Sandy Blvd. 97232
Manufacturers Hanover Financial Services of Oregon, Inc., 10300 S.W. Greenburg Road 97223
Mellon Financial Services Corporation
3815 N.E. Tillamook Street 97212
4229 S.E. 82nd Avenue 97266
9955 S.E. Washington Street 97216
Norwest Financial System Oregon, Inc., 615 S.E. 162nd Avenue 97233
The Mortgage Exchange, 5200 S.W. Macadam Avenue 97201
Old National Financial Services, Inc., 5331 S.W. Macadam Avenue 97201
Rainier Credit Company, 4445 S.W. Barbur Blvd., Suite A-100, 97201
Reliable Credit Association, Inc., 1195 S.E. Powell Blvd. 97242
S & W Finance, Inc., 11142 N.E. Halsey Street 97220
Simmons Credit Co., 1023 N.E. Union Avenue 97232
Transamerica Financial Services
7931 N.E. Halsey, Suite 211, 97213
6443 S.W. Beaverton-Hillsdale Hwy. 97221
825 N.E. Multnomah Street, Suite 1055, 97232
United Finance Co., 515 E. Burnside Street 97214
United Finance Co., Gateway, 1424 N.E. 102nd Avenue 97220
Universal Financial Services, Inc., 5600 N.E. Glisan St. 97213
U.S. Creditcorp
235 N.E. 122nd Avenue 97230
101 S.W. Main, Suite 275, 97204
West Beneficial Finance, Inc., 2150 N.E. 82nd Avenue 97204

REDMOND

Community Financial Services, 357 S. 6th Street 97756
U.S. Creditcorp, 1655 S.W. Odem Medo 97756

ROSEBURG

Household Finance Corporation, 1350-62 North Stephens Street 97470
Mellon Financial Services Corporation, 423 S.E. Jackson 97470
Transamerica Financial Services, 34 Garden Valley Shopping Center 97470
United Finance Co., Roseburg, 729 S.E. Washington Street 97470

SALEM

Aetna Finance Company, 982 Lancaster Drive N.E. 97301
Associates Financial Services Company of Oregon, Inc., 3000 Market Plaza N.E., #150, 97303
BarclaysAmerican/Financial, Inc.
455 High Street N.E. 97308
2655 Commercial Street S.E. 97302
Beneficial Finance Co. of Oregon, 1993 Lancaster Drive N.E. 97305
Commercial Credit Corporation, 640 High Street N.E. 97308
Credithrift of America, Inc., No. 5, 588 Chemeketa Street N.E. 97301
Finance One of Oregon, Inc., 395 State Street 97301
Household Finance Corporation, 3000 Market Street N.E. 97303
Mellon Financial Services Corporation, 342 Capitol Street N.E. 97301
Norwest Financial System Oregon, Inc., 3708 Center Street N.E. 97301
Rainier Credit Company, 3415 Commercial S.E., Suite J 97302
Reliable Credit Association, Inc., 3000 Market Street Plaza 97301
Transamerica Financial Services, 530 Center Street N.E. 97308
United Finance Co. of Salem, 654 Lancaster Drive N.E. 97309
U.S. Creditcorp, 856 Lancaster Drive S.E. 97302

SEASIDE

United Finance Co. of Seaside, 314 Avenue "A" 97138

SPRINGFIELD

Aetna Finance Company, 5507 East Main Street 97477
Brandt Finance Company, 806-A North "A" Street 97477
West Beneficial Finance, Inc., 444 Main Street 97477

TALENT

Capital Finance and Investment, 306 E. Main Street 97540

THE DALLES

Apex Finance Company, 516 East Second St. 97058
Credithrift of America, Inc., No. 2, 1254 West Sixth Street 97058
Transamerica Financial Services, 700 Union Street 97058

TIGARD

Associates Financial Services Company of Oregon, Inc., 13975 S.W. Pacific Highway 97223
United Finance Co. of Tigard, 12202 S.W. Main Street 97223

WOODBURN

Western Finance Co. of Woodburn, 563 Front Street 97071

CONSUMER FINANCE LICENSEES

The following licenses were issued during 1983:

Finance One of Oregon, Inc. ..... January 10, 1983
One Lincoln Center, 10300 S.W. Greenburg Road, Portland, OR

BarclaysAmerican/Financial, Inc. ..... February 24, 1983
4800 S.W. Griffith Drive, Beaverton, OR

BIC Financial Services, Inc. ..... February 25, 1983
8305 S.E. Monterey Ave., Portland, OR

Reliable Credit Association, Inc. ..... March 10, 1983
3000 Market St. Plaza, Salem, OR

Manufacturers Hanover Financial Services of Oregon, Inc. ..... April 1, 1983
One Lincoln Center, Suite 210, 10300 S.W. Greenburg Road, Portland, OR

Express Creditcorp ..... May 16, 1983
1679 Willamette Street, Eugene, OR

Community Financial Services ..... September 30, 1983
357 S. 6th Street, Redmond, OR

Beneficial Finance Co. of Oregon ..... November 9, 1983
919 C. N.W. Circle Blvd., Corvallis, OR

Aetna Finance Company ..... November 28, 1983
2043 East Burnside, Gresham, OR

The following licenses were surrendered during 1983:

Commercial Credit Corporation ..... January 17, 1983
275 Barnett Road, Medford, OR

BarclaysAmerican/Financial, Inc. ..... January 24, 1983
8523 N. Lombard Street, Portland, OR

BarclaysAmerican/Financial, Inc. ..... February 8, 1983
425 S. Sixth Street, Redmond, OR

Finance One of Oregon, Inc. ..... February 9, 1983
4175 S.W. Cedar Hills Blvd., Suite D, Beaverton, OR

Ferrous Financial Services Co. ..... March 9, 1983
4705 N.E. Columbia Blvd., Portland, OR

BIC Financial Service, Inc. ..... March 28, 1983
18654 S. Pacific Highway, West Linn, OR

Finance One of Oregon, Inc. ..... April 6, 1983
One Lincoln Center, 10300 S.W. Greenburg Road, Portland, OR

Citicorp Person-to-Person Financial Center, Inc. ..... April 12, 1983
11505 S.W. Pacific Highway, Portland, OR

Citicorp Person-to-Person Financial Center, Inc. ..... April 12, 1983
831 Lancaster Drive N.E., Salem, OR

Franklin Service Corporation ..... April 13, 1983
One S.W. Columbia, Suite 460, Portland, OR

BarclaysAmerican/Financial, Inc. ..... April 19, 1983
8201 S.W. Barbur Blvd., Portland, OR

C.I.T. Financial Services, Inc. ..... June 21, 1983
3284 Lancaster Drive N.E., Salem, OR

Express Creditcorp ..... July 19, 1983
204 North 5th Street, Springfield, OR

Associates Financial Services Company of Oregon, Inc. ..... July 26, 1983
Bldg. A, Suite 166, Red Oak Square, 1230 N.E. Third, Bend, OR

South Finance Co., Inc. ..... November 4, 1983
315 East 13th, Eugene, OR

Cook-Aero Industrial, Inc. ..... December 15, 1983
2328 Lloyd Center, Portland, OR

West Beneficial Finance, Inc. ..... December 22, 1983
744 Main Street, Lebanon, OR

Dye Finance Company ..... December 30, 1983
418 S.W. Washington Street, Portland, OR

Transamerica Financial Services ..... December 30, 1983
214 Hickory N.W., Albany, OR

Changes in name or location by licensees during 1983:

From	*To*	*Date*
LAND ASSOCIATES FINANCE 204 North 5th Street Springfield, Oregon	EXPRESS CREDITCORP 204 North 5th Street Springfield, Oregon	Jan. 4, 1983
DIAL FINANCE COMPANY OF OREGON 508 State Street Salem, Oregon	DIAL FINANCE COMPANY OF OREGON 3708 Center Street N.E. Salem, Oregon	Jan. 4, 1983
DIAL FINANCE COMPANY OF OREGON 305 North Main Street Gresham, Oregon	DIAL FINANCE COMPANY OF OREGON Gresham Village 2530 East Burnside Gresham, Oregon	Jan. 7, 1983
AETNA FINANCE COMPANY 25 S.E. Dorion Avenue Pendleton, Oregon	AETNA FINANCE COMPANY Melanie Square 1730 Southwest Court Pendleton, Oregon	Feb. 16, 1983
DIAL FINANCE COMPANY OF OREGON 9 Offices	NORWEST FINANCIAL SYSTEM, OREGON, INC. 9 Offices	May 1, 1983
COMMERCIAL CREDIT CORPORATION 1616 N.E. Broadway Portland, Oregon	COMMERCIAL CREDIT CORPORATION 1503 N.E. 122nd Avenue Portland, Oregon	June 2, 1983
MELLON FINANCIAL SERVICES CORPORATION 115 N. Tenth Street Klamath Falls, Oregon	MELLON FINANCIAL SERVICES CORPORATION 2445 Washburn Way Klamath Falls, Oregon	June 3, 1983
CITY CONSUMER SERVICES, INC. 16239 S.E. McLoughlin Boulevard Milwaukie, OR	CITY CONSUMER SERVICES, INC. 17032 S.E. McLoughlin Boulevard Milwaukie, OR	June 13, 1983
US CREDITCORP One Main Place, Suite 960 101 S.W. Main Street Portland, Oregon	US CREDITCORP One Main Place, Suite 275 101 S.W. Main Street Portland, Oregon	June 15, 1983
ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC. 1025 East Powell Boulevard Gresham, Oregon	ASSOCIATES FINANCIAL SERVICES COMPANY OF OREGON, INC. 1155 N.E. Division Street Gresham, Oregon	June 29, 1983
BARCLAYSAMERICAN/FINANCIAL, INC. 333 S.E. Third Street Hillsboro, Oregon	BARCLAYSAMERICAN/FINANCIAL, INC. 343 S.E. Third Street Hillsboro, Oregon	Aug. 10, 1983
CITY CONSUMER SERVICES, INC. 1217 N.E. Burnside, Bldg. D, Suite #802 Gresham, Oregon	CITY CONSUMER SERVICES, INC. Pioneer Square 1235 N.E. Division Gresham, Oregon	Sept. 1, 1983
BARCLAYSAMERICAN/FINANCIAL, INC. 1199 N.W. Wall Street Bend, Oregon	BARCLAYSAMERICAN/FINANCIAL, INC. Suite 7 Deschutes Business Center 20370 Anderson Rd. Bend, Oregon	Oct. 10, 1983
MELLON FINANCIAL SERVICES CORPORATION 2445 Washburn Way Klamath Falls, Oregon	MELLON FINANCIAL SERVICES CORPORATION 2603 Crosby Avenue Klamath Falls, Oregon	Nov. 28, 1983

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED REPORTS
As of December 31, 1983
Number of Licensees—180

ASSETS		
Loans—Consumer Finance Act		$434,036,175
Other receivables		235,235,986
Cash on hand and in banks		7,523,890
Real estate less depreciation		18,621,848
Office equipment and automobiles		2,073,914
Deferred charges		3,580,381
Other consumer finance assets		4,208,663
All other assets (combined)		44,381,820
Total assets		$749,662,677
LIABILITIES AND CAPITAL		
Bank Debt		$119,783,953
Debentures or Public Debt		45,153,776
Other Liabilities		415,768,049
Reserve for Bad Debts:		
Loan Reserves for Prior Year	$ 16,318,640	
Additions from Undivided Profits	14,355,368	
Recoveries	1,343,054	
Less Losses	15,206,555	
Balance—Reserve for Bad Debts		16,810,507
Capital (if corporation)	50,548,892	
Surplus and Undivided Profits	94,333,982	
Capital Reserves	7,263,518	
Total Capital		152,146,392
Total Liabilities and Capital		$749,662,677

CONSUMER FINANCE LICENSEES
SUMMARY OF CONSOLIDATED STATEMENTS
OF INCOME AND EXPENSE

For Period from January 1, 1983 to December 31, 1983

Number of Licensees—180

Income:	
Interest on consumer finance loans	$ 83,425,190
Interest on other receivables	23,885,227
Collections on loans	272,806
Collections on other receivables	59,772
Other income	16,434,266
Total Income	$124,077,261
Expenses:	
Advertising	$ 2,765,394
Auditing	190,568
Bad Debts:	
Bad debts charged off to expense	3,325,129
Addition to reserve for bad debts	12,693,100
Depreciation	716,522
Insurance and fidelity bonds	245,506
Legal fees	1,194,916
Postage and express	464,056
Printing, stationery and supplies	598,496
Rent, light, heat and janitor	2,316,663
Salaries	12,444,016
Supervision and administration	5,965,141
Income taxes	1,983,626
All other taxes and license fees	823,562
Telephone and telegraph	1,302,184
Travel and automobile expense	598,421
Other expenses	12,774,936
Total expenses—excluding interest	$ 60,402,236
Net earnings before interest paid	63,675,025
Less interest paid on borrowed money	60,498,035
Net earnings after interest paid	$ 3,176,990

ANALYSIS OF LOANS UNDER CONSUMER FINANCE ACT

For Period from January 1, 1983 to December 31, 1983

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Total loans outstanding on December 31, 1982	76,238		$443,803,621	
Loans made during the period:				
(a) Loans of $500.00 or less	5,017	8.82	$ 1,681,389	0.71
(b) Loans of $500.01 to $1,000	10,814	19.00	7,826,969	3.30
(c) Loans of $1,000.01 to $2,000	15,099	26.53	21,682,691	9.16
(d) Loans of $2,000.01 to $3,000	9,511	16.71	23,437,705	9.90
(e) Loans of $3,000.01 to $4,000	5,584	9.81	19,340,176	8.17
(f) Loans of $4,000.01 to $5,000	2,014	3.54	9,000,732	3.80
(g) Loans of $5,000.01 to $10,000	3,072	5.40	21,537,785	9.09
(h) Loans of $10,001 to $15,000	1,616	2.84	20,016,674	8.45
(i) Loans of $15,001 to $20,000	1,334	2.34	24,474,668	10.33
(j) Loans of $20,001 to $25,000	959	1.69	21,721,680	9.17
(k) Loans of $25,001 to $30,000	707	1.24	19,434,755	8.21
(l) Loans of $30,001 to $35,000	513	0.90	16,722,850	7.06
(m) Loans of $35,001 to $40,000	236	0.41	8,790,010	3.71
(n) Loans of $40,001 to $45,000	149	0.26	6,295,805	2.66
(o) Loans of $45,001 to $50,000	280	0.49	14,868,160	6.28
Total of loans made	56,905	100.00	$236,832,049	100.00
Loan balances purchased	3,290		$ 9,227,805	
Loan balances sold during year	4,223		$ 36,111,392	
Loan balances charged off	4,305		$ 12,340,537	
Collections of principal			$207,375,371	
Total loans outstanding on December 31, 1983	76,779		$434,036,175	

ANALYSIS BY TYPE OF SECURITY

	Number of Accounts	Per Cent of Total	Amount	Per Cent of Total
Loans made during the period based in whole or in larger part on:				
(a) Automobiles	9,272	16.29	$ 24,152,943	10.20
(b) Household goods	13,076	22.98	26,048,396	11.00
(c) Autos and Household goods	4,749	8.35	13,834,726	5.84
(d) Mobile homes	262	0.46	1,618,211	0.68
(e) Other chattels	1,404	2.47	15,016,565	6.34
(f) Real Estate	6,703	11.78	124,432,326	52.54
(g) Unsecured notes	20,229	35.55	27,278,560	11.52
(h) Comakers, Endorsers or Guarantors	490	0.86	751,875	0.32
(i) Other	720	1.27	3,698,447	1.56
Total of loans made	56,905	100.00	$236,832,049	100.00

LICENSEES OPERATING UNDER THE SALE OF CHECKS ACT

Date of License	*Name of Company*
August 16, 1965	Travelers Express Company, Inc. Minneapolis, Minnesota
September 2, 1965	American Express Travel Related Services Company, Inc. New York City, New York
August 11, 1966	Republic Money Orders, Inc. Dallas, Texas
August 25, 1969	The Circle K Convenience Stores, Inc. El Paso, Texas
August 2, 1978	Associates Financial Express, Inc. Dallas, Texas
September 18, 1973	Citicorp New York City, New York
October 1, 1973	BankAmerica Corporation San Francisco, California
December 18, 1974	Rosauer's Super Markets, Inc. Spokane, Washington
May 19, 1977	Barclays Bank International Ltd. London, England
January 28, 1980	Thomas Cook, Inc. New York City, New York
October 19, 1981	Bank Of The West San Francisco, California
August 23, 1982	The Chase Manhattan Corporation New York City, New York